

Money In Motion Student Comments

6/15 -7/14/08

-This has been an invaluable resource for me. I plan on sharing much of what I have learned with my children to spare them some of the financial difficulties I have experienced in my life. I plan on "paying myself first," and setting goals. Two things that I have never done! Thank you!

-I have learned so much from this course; We will have a budget & will follow it to the penny. It really opened my way of living. Being on a fixed income was such a change, from us both working. Until this course which has really made of reason to us & I will never overspend, but buy only what we need. Thank you

-This was the most helpful tool in the world. I learned so much. Some things I had never heard of. But now that I know about it, I will use all that I have learned and make my life better. Thank you for helping me to understand the rules of credit.

-i have walked away with very helpful and valuable lessons that will help me build my financial future and realize mistakes i was making. Thank you

-This was a wide opening experience. I am 76 years old, and I have sure learned a lot from this course, even though I had several wrong. Thank you.

-i was actually surprised how helpful this class has been. It really helped me understand the importance of financial responsibility. And it has shown me that i can accomplish my goals by using the advice that was provided. The class was very easy to understand and did not make me feel bad. It gave me the confidence to establish, maintain, and accomplish not only my financial goals, but goal also pertaining to other areas in my life. THANKS SO MUCH!!!!!!

-I THINK THIS WAS A GREAT COURSE AND THAT EVERYONE THAT GOES THROUGH A BANKRUPTCY SHOULD BE REQUIRED TO TAKE THIS COURSE. IT HAS A LOT OF VALUABLE INFORMATION TO EVERYDAY LIFE. I SURE LEARNED FROM IT. THANKS!!!!

-I was really surprised by the quality & simplicity of this information. My wife & I plan to follow several of the suggestions outlined in this course. Specifically: 1 Goal Cards 2. Budget 3. Try to save some \$ each week (if only a dollar or two) 4 spending leaks. These are things that we can begin to do at once to begin to rebuild our credit

-I loved the course. While I have a degree in Financial Planning, I found there were many tips in the course that will help me in the future. I am of the opinion that this would be an excellent course for young people in college to take so they do not find themselves with the financial problems I have had to overcome in the last few years. Thank you for this eye-opening course.

-Excellent program, I now feel that there is a "light at the end of the tunnel", that there is hope and someone that I can call if need be. Thank you so much!

-Thank you all. This was incredibly helpful and deeply needed for my future. This bankruptcy has been brutal, but this online course has seriously impacted my thinking and restored my hope! I especially loved the budget ideas and I am so excited to carry my personal goal card with me! THANK YOU!!!!

-My husband and I took this course after filing a chapter 13. I am surprised to see things in black and white that could help us to some goals we have had for some time. I am looking forward to using the goal card and budget planning to try and help us reach our goal while paying back our debt. I am one of those people who always had savings at the bottom of my list and I am a compulsive buyer. I hope this course will lead me on the right track to getting us to where I would like for us to be.

-I learned a lot from this class, especially how to make a budget and how to make goals. Since my husband died I have been spinning my wheels, this course has helped me to to plan the rest of my life with budgeting and goals for my future. Thank You.

-I WISH ID WENT THROUGH THIS YEARS AGO IT COULD HAVE SAVED ME A LOT OF PROBLEMS. THE PROGRAM IS VERY INFORMATIVE AND EXPLAINS A LOT OF THINGS I THINK MOST PEOPLE DONT REALLY KNOW.

-I found this class very helpful and beneficial. I would highly recommend everyone to take this course. I especially recommend this course be offered to graduating high school seniors and graduating college students as this will help them to better prepare for the future. I know this would have helped me out immensely had I taken this course after college.

-i learned a lot about budgets and credit. i can't believe how ignorant i was. maybe they should have classes like this starting in junior high if they don't already. maybe it will save a lot of future financial problems with our children in the future. thank you for your help

-Taking this test on line was great it gave me the opportunity to learn many new things about myself when it comes to handling money. Also I enjoyed the ease in being able to take the information from my home through the use of my computer (internet). I am I legally blind and this has helped me a great deal. I would recommend to people who do not have the same financial situation that I am in to be able to review some type of material like I have just completed.

-I actually found that this course was very useful. I was a bit apprehensive at first, but found that there was a lot of information I was really in desperate need for. I found the tools very efficient and saved the example cards to print and use later.

-This information has helped me. I plan to do a budget and have a saving account. I am going to start my budget and savings account this week, and I am going to keep it in place.

-I am very impressed with this program as well as the phone Credit Counseling I received in the fall of 2007. The program is educational, informative, and more than a handholding process, have a solid understanding in some areas which were previously vague to me or I was reluctant to ask questions about lest I sound like an "idiot." The fees are very reasonable and your phone staff is to be commended for their patience and delivery. Thank you

-By taking this test, it helped me to look at the way that I was doing things. I like how you get people to look at how much money you spend every day. Thank you.

-This learned me a lot very helpful. This should be placed somewhere for the public to just pick up and maybe it would help people before they get to the point that I have. My credit was excellent and in the blink of an eye it is all gone. I worked all my life to get this good credit and I hate to see this happen to many many more. Thank you

-one of the best programs I have engaged in. Good voice of author with relevant facts, easy to read and remember.

-I learned a lot from this course. Very valuable information that I can use in my everyday life at my house. Now I have something I can share with my kid.

-I was pleased to learn some things that will help my family in the future. The material was true and just and I liked the fact that it was in "plain" English I could understand. Thank you for the knowledge I now have.

-I enjoyed the course and hope that I have taken more from it than what I think at face value. I hope to apply what I have learned to my personal life for me and my family. I will be researching more info on the items that I just checked in the following boxes. Thank you! this has been a true eye opener.

-A good course for anyone to take if they are having financial difficulty even if you're not going through a bankruptcy

-This course made sense out of several issues I've been unknowingly dealing with for a long time, NOW IF I CAN JUST GET MY WIFE TO UNDERSTAND WHAT I HAVE LEARNED.

-anyone can benefit from these tips! I will definitely use them in my life from now on! Thank you

-THIS COURSE WAS VERY HELPFULL IN MANY WAYS. I AM SURE THAT I WILL NO LONGER SPEND LIKE I HAVE AND TAKE A HARD LOOK AT EVERYTHING BEFORE SPENDING OR ON THE MONENT BUYING THANKS

-too cool.

-Professionally presented w/ overheads (slides not read word for word - presenters used real life situations) and they answered all my questions clearly and precisely.

-I really enjoyed this program and learned a lot. I wished I had this program sooner before I got in debt and had to file Bankruptcy. I feel like I can pass a lot of this information on to my children. I think this program was well worth the money and knowing all this now it will keep me from going into future debt. Thank you

-people should be given this program in high school and in college! Thank You!

-"THIS COURSE SHOULD BE MANDATORY FOR HIGH SCHOOL STUDENTS AS WELL AS NEWLYWEDS"

-"I FOUND MYSELF WANTING TO SAY AMEN A LOT. SHE WAS A VERY CLEAR SPEAKER. I DID LEARN SOMETHINGS. MAY GOD BLESS HER IN ALL SHE DOES."

-This course has been so helpful I am motivated to not repeat bad habits. Thank you

-I learned more from this program than I expected. My wife and I definitely intend to apply the info to our personal financing, and also intend to try to make changes. Thank you

-Thanks, course was really helpful and relatively easy to understand. Wish I knew some of these things 25 yrs ago. Enjoyed it, big help.... Thanks again.

-I found this course very helpful. I wish I would have taken something like this years ago. I wish that you had to take a course like this before you were able to graduate from high school and again from college. It was very helpful.

-This is a well designed and organized program

-Thank you so much for all the help and support that I have been shown while taking this course and just going through this time. Your education course was very helpful! Thanks again!

-Very good course....gave me much better insight on what I need to do in the future to avoid the position I got myself into and to work on a good set of goals, budget and retirement.

-This class should be required in the senior year of high school in order to graduate.

-This would be very helpful to have a course in 11th or 12th grade - when I went to High School, they did not prepare you for the financial world - maybe today they are - if not this should be a required class.

-I think credit card companies should send this booklet to everyone who opens lines of credit.

-She was well-informed and communicated extremely well and cordial. She made an uncomfortable situation pleasant and welcoming.

-this course was very informative. I printed out several chapters that i felt would help me in the years to come.

-The course was extremely helpful and well communicated. I had no issue in understanding any of the content or the point being made. Thank you for making this easy and very beneficial!

-i think the "audio" is a great idea!!!!

-I learned things I never would have known if I had not taken this course. I hope to have a better future and rebuild my credit and never have to face Bankruptcy again. Thank you.

-Wow! what a great course. Some of the things learned have been taught to me before, but none in a one course program. Great job, am looking forward to applying this to my life!!!

-I really learned a lot. Having the Audio was great! The rest is up to us, but now I feel I have the tools to make our budget work. Thanks

-Thankful that you had an online program. Saved us driving over a hundred miles to do this and we could do it at home. My wife needs plenty of breaks to move around and this allows her to do that.

-The course helped me understand my financial future better.

-Taking this course has taught me things that I would have never known. I feel that this course was extremely helpful and not a waste of time.

-Make it important to look at your credit every 4 months!

-I found the tutorial very good and practical. I will make changes in my money habits for sure.

-Very interesting, I learned a lot that will help me and mine in the future. Thanks for all you do to help people.

-I found all the information very enlightening and will be very useful; I will be watching my spending habit and work toward saving my money

-Great course. I printed each chapter and will review often to help keep me focused.

The On-Line course helped me to a great extent to learn about Budgeting, Saving, and trying to deal with my financial problems. I believe that from hereon I will be able to effectively deal with my financial problems. Thank you.

-I was very happy to be able to go back and review info as needed

-I found this course helpful in the development of better spending habits for me and my family.

-This program was well understood. For I am not an avid reader. I was impressed how well lined out and easy to understand.

-this was a good and helpful way to make a new start

-The information was presented in a manner easy and interesting to understand - and relevant to our situation.

-I found the course to be very helpful and informative. I downloaded the forms and am using them - especially the budget form. I have started dialogue about budgeting with my husband - this is good. Thank you.

-There were many statements that I was not aware of. This course does make one think about the true value of a dollar. Thanks

-I felt the program was educational and will help my family to get back on the right track of life. I feel it will help me budget and taught me a lot of ways to cut back on spending!!!

- I am disabled living on social security disability (\$ 678.00) a month. i was the victim of identity theft by my first caregiver. If not for a monthly budget i wouldn't make it. I am lucky to have after rent, utilities, and liability car insurance to acquire food. Being diabetic I cannot afford the food I should eat but, i eat. My car needs a lot of pre maintenance work done but I cannot afford it. I am glad this online class helped me to understand a few things i did not before; still, I can barely survive on ssd income. I want to freeze my credit but, I do not have the \$5.00 fees for each bureau not the \$5.00 certified mail fees. I have learned something tho,lol, thank you!

-I thoroughly enjoyed taking this course. I did print all the chapters so I have the information to go over now. It would be wonderful if this course

could be mandatory for jr. or sr. high school students. Perhaps money problems and very much debt could be reduced. Thank you so very much!

-I think this is an excellent course and well worth it. I am glad that it is recommended. It should be recommended for all new home owners and new individuals or couples starting out.

-It is a neat way of learning tool to do it on line. I learned a lot about credit cards charges that I was not totally aware of. So many hidden costs that they calculated within the credit cards. Thank you for giving me the opportunity to do this on line

-Thanks for the help from this course. Being a single mother and left with most of the debt from divorce I have struggled and just need a fresh start. The help from this course is a good beginning.

-Money in motion is the best finance book I have ever read and going to use it! Thank You!

-Thank you for good information. I enjoyed the course. I found myself a victim of someone else's bad choices. I will use this information to rebuild my life and credit which used to be so wonderful. My credit score was 763 until this happened to me.

-Mr. L was very pleasant and helpful. He gave examples that I could relate to. I intend to keep my book and go through it from time to time so I can stay focused on my goals. I will be a better person because of the two seminars I have had. I am taking my book to work with me because the ladies want to read it. Hopefully I can help someone else the way you have helped me! Thank you so much!

-Excellent program. This should be offered for those in prevention of bankruptcy to better manage their lives and finances.

-This should be taught at the high school level. It would really help the country and keep morale higher.

-This is a very interesting & helpful training course. I not only kept a copy for myself for also for my 19 & 20 yr old sons. It's so hard to budget your money when your income is below poverty level & everything keeps going up. We went from me working a full time good wage and benefits job to being disabled, life has been very rough.

-I thought the course was well-written (the author even used "whom" properly) and was neither pedantic nor patronizing.

-I appreciate the information I obtained from this course. I have realized how much I truly did not know about managing our finances. As I was reading I was thinking in my head about ways to cut costs and save money.

-I loved the course!!! it helped me great deal in my life!! i will use the info for a long time to come. THANK YOU!!!

-I found this VERY helpful and informative and plan to put what I use into action immediately. The information helped me see where I made my mistakes and how I can get back on track.

-Where I am today I am not proud, however with this program I no longer feel lost. I feel there is hope for me and my daughter and I sincerely thank you.

-This was easy to understand and to follow. Good examples of everyday life experiences making it easy to relate to.

-I have really learned a lot from this cost. I feel this should be taught in the schools. If I knew some of this info years ago I would not have been in this mess. Thank you for the opportunity to better myself. Please if there is a way you could enlighten the young with this info do so.

-This was an informative course and not the waste of time I expected. It was put together well and easy to learn from.

-I enjoyed the program and found it very educational. I really believe these are the basics everyone should know.

-This course was very informative and also one of the best online courses that I have taken.

-The information offered in this course was very helpful. I intend to keep the website on hand to refer back to in the near future. Thank you for providing an educational that will help me get my life back.

-It was very helpful to be able to have someone read the Chapters over the internet to me. I was able to understand it much better than if I had read it myself.

- Thanks for giving me insight on how i.e. one cent can grow into a huge investment or deficit. I truly enjoyed taking the course it took me back to my roots...

-This course was awesome. A lot I already knew, but I also am now more aware of terms used in budgeting. like the three c"s.

-Overall, this was an excellent course. It was easy to follow and gave many tips on how to improve your personal situation and what to do if you're in trouble with your finances. I would recommend this course to others. I will create my own budget and follow thru in the coming months to reach my goals for now and in the future. Thank you.

-Thank you for this course. All changes in law and legislations are not bad. I can really appreciate this requirement. It was designed to help, and it does just that!

-I thought the material was well presented. There were a lot of things I never would have known about cell phones, apartment renting, and credit cards that I probably would not have learned without this program.

-I really enjoyed this course. I learned a lot more than I expected. That was a pleasant surprise.

-Your worksheet was helpful i did get something from it I will use the worksheets and i will be copying it. I will help my family and let them read the book. The book is very good for a person just starting out! thank you

-Enjoyed all the information that he was able to give. This book is a key to success

-It was so nice and convenient to take the class on line...thank you for that option!

-This was very helpful to me and I was surprised at just what I did not know at my age. It was explained in good terms and I will use all I have gathered here for my future in spending, saving and rebuilding my life and my credit. Thank you

-This course is very educational. I would like to make a suggestion on this course to be taught to High School students before graduation. To give them an insight on what to expect out there in the real world.

-IN OUR SITUATION IT WAS MOST COMFORTING TO HAVE AN INSTRUCTOR AS PLEASANT AS OURS! SHE MADE ALL FEEL SO COMFORTABLE; IT WAS A PLEASURE TO HAVE HER.

-Although many things were just review, I found the course to be very informative, but above all else, it was very motivational. I feel that I can get back in control of my finances by setting goals and making the necessary changes! Thank you.

-Very helpful and enlightening. I saw several of my mistakes and now understand how not to get here again.

-Very useful for peace of mind.

-I did learn that saving is important enough to put it at the top of your budget instead of waiting till we make more money to save...Thank you for this tool.

-This was an excellent course and one I would recommend in a heartbeat. I feel that this is a course that everyone could benefit from. It was

extremely informative and one that I will definitely benefit from. A big thank you!!!

- I was real worried that I would be in over my head. but everything was worded in laymen's terms and I felt I learned a lot with this program, Thank-you

-I was very thankful to have taken this course, I learned quite a lot. There were things that I did not know about or had a different understanding of how the situation presented itself.

-i would recommend this to all young and old, financially secure or not, it was very helpful thanks!!!

-You have a great course. I am really glad the court mandated for us to take this course, I learned a lot of new information. I plan to initiate most of what you presented in our family during this time of financial rebuilding.

-I will tell some of my family members to take this course. I feel it can help anyone of them with their financial situation. It going to be very help to me for my future, after my bankruptcy is finished.

-I found that I already had a good knowledge of most topics, but that I have failed to utilize them in my every-day spending practices. Restraint in spending takes a lot of will-power. I made mistakes but knowing there is a light at the end of this long, dark, debt tunnel makes me feel hopeful, not hopeless. Thank you.

-I felt the course was very helpful and it made me think of some of the dumb things that I did to get myself in this situation and I will definitely rethink my financial future. Thanks I really enjoyed the course.

-Remembering to pay myself first is my goal again - thank you for the much needed reminder!

-The course opened my eyes on how to protect my credit and my money. Thanks for your help.

-This is an excellent educational program. I plan to use all of the information I learned to improve my financial health. Keep up the good work!

-excellent information. I am going to go back and print off each chapter so that I have a hard copy to refer back to in the future.

-I want to thank you for this course, it has given me great insights on my divorce an my goals to get though this an to give me the tools for a fresh start once again i thank you

-Thank you so much for your online option and quick certificate response. I will use the forms provided and will begin to budget today.

-Thank You, for helping understanding ways on how to budget my finances. Never be afraid to open up any mail to avoid knowing the truth of your debtors!

-Excellent course! I am going to get my 18 year old and almost 17 year olds to take this in the near future.

-I really got a lot out of this class; I feel it will help me to achieve some goals. Thanks a lot

-Very helpful!! Never realized most of the information and I will apply it in my future!

-His voice was very clear and easy to understand even with unnecessary noise going on!

-having this course online makes it easier for people that cannot travel to the test,

-Should be required to be studied in High School, very helpful at any age. The teacher was great!

-Thank you so much this course has changed my life to a new beginning! Thanks again!

-This course was very informative and our instructor was very patient and fair with all of us! Thank you very much!

-The program is helpful in many ways. Changes in life style in the economy and rising cost are today's down fall for many. When credit card companies refuse to help people. This cause people as ourselves to fall into the cracks. With no other alternative you fall into bankruptcy, you would think they would be more willing to help people.

-Course environment would be ok if not for those that had no respect for the rest of us! he handled it great!

-Thank you for having the opportunity to complete this online.

-I gained a lot of knowledge about handling my assets in the future.

-"THIS WAS A GREAT COURSE. I HAVE LEARNED ALOT OF AVENUES TO USE IN THE FUTURE"

-"I LEARNED THINGS I DID NOT KNOW. YOU WILL BE ABLE TO TELL BY MY TEST. THANKS"

- "THANK YOU FOR YOUR HELP AND INFORMATION. IT WILL BE A GREAT HELP IN THE FUTURE"

- "I REALLY NEED TO WORK ON THIS AND I WILL FOR I WILL NOT GET IN THIS SHAPE AGAIN. THANK YOU"

- I honestly have learned a lot about financing. I will set goals, and will prepare a budget for my family that we can live with. thanks,

- Hello, I found this course very rewarding and will use the knowledge Wisely, Thanks

- concerning using a budget at home, my wife will most likely be the one who will keep the budget.

- It really relates to my life and what i have learned today will help me for the rest of my life.

- Thank you very much....this was my first on line class of any kind....and I found it rewarding.

- Good and helpful information. All of the information will help us get back on track financially.

- I wish i had known this years ago.. I am amazed at what i have learned.

- The teacher was very well prepared and very helpful.

- Very good class and the online option is great.

- Very informational tool. I learned a lot. Thank you.

- very interesting and beneficial!

- THIS IS A VERY GOOD COURSE. I PRINTED EACH CHAPTER AND INTEND TO SHOW IT TO OTHERS.

- very informative and for the most part, relevant to my situation.

- thank you to everyone who try to help me and I'm hoping to learn more on your website

- Thank you very much for this course. I already knew a lot of mistakes I made but it was very helpful.

- Thank You for assisting me with this course, it was very informative.

- It was a wonderful course. We enjoyed and learned a lot. Thank You

- The course had a lot of good useable information. Thank you.

- I was really surprised on how much I learned. Thank You
- Teacher was wonderfully prepared and greatly helpful.
- I have learned a lot from this class and yes it will help me. And I thank you very much!
- Thank you for all your information and help with rebuilding my credit!
- Good course. I knew most of this information but this has reiterated the need to put it into action!
- I hope if I need help down the road I can call and talk to someone. Thank You
- great course if i would have taken this years ago i might not be in the situation I'm in at the moment.....thanks for everything....
- The program is very helpful and informative
- this course was very helpful, and made me think more about how to budget and save money to reach my goals
- This was very helpful and I will use this to help me get back on track.
- The course and learning topics over all were very helpful to me. I personally thank you all very much. I definitely learn something out of it. thank you.
- I truly enjoyed taking this course. I only wish these types of things were taught in our schools and the young generations. Thank You!!
- Wish I could have read this book years ago.
- The class was very educational. It helped greatly.
- She was outstanding. Very helpful and considerate. Spoke clearly and knowledgeable.
- Thank you very much, this has been a great learning Exp. Thank you so very much!
- A wonderful eye-opening session that I will implement my goals in Budgeting my Finances.
- Good basic info. Very clear and understandable. Thank You
- This course was very helpful and I will use this information for the future.
- I believe this will help me to get on track and better my skills in

budgeting and saving. Thank you!

-I think that this program is really going to help me get back on track.

-Thank You, This course was extremely helpful not only for me but for my Grandson as well.

-this course was very helpful and i would like to learn more about learning to manage my debt and learn to budget

-My husband and I are very grateful for the information we have received. Thank you.

-course was very helpful and contained good information that I can use.

-the course opened my eyes to how many things i did not know about money and how to properly manage it. i also did not realize how important a budget was to maintain a suitable life style. thank you

-This would be an excellent course to offer juniors and seniors in high school!

-never too late to learn and improve. Thank you

-Very well organized plan. Should prove helpful in my re-organization. thank you,

-The course gave me a new outlook on credit and ways to control.

-I am thankful that this course was so informative and conveniently available on-line.

-I wish I had this counseling when I was 18 years old. I needed a long time ago.

-Very Educative; And many thanks to the teacher for guiding me on Phone line before starting my Test.

-This course has really helped me to put in perspective of how a budget will help me to acquire my goals.

-This Course really helped me out and I really enjoyed learning more about how to spend my money.

-The information given in this course was very useful!

-Thank you for an extremely valuable and relevant course.

-I found some of the information helpful. It will help us to make better decisions in the future.Thanks

-this course is very good. lots of good info and wish i could get it as a book or packet. i did not print any forms because i do not have a printer. any way of getting this book?? again course was good and i received some good information. things i thought i knew got corrected and learned lots of new things too. thanks

-I found the class to be very informative and helpful. It will benefit me from now on. Thank you!

-valuable-I learned about several topics I had never been exposed to.

-THANKS

-this course was very helpful to me. i understand a few more things now. thank you

-I enjoyed this course. I will use it in everyday life so that I will be financially in control.

-GREAT course for everyone!!! - Helps REMIND me of things I forgot -

-The instructor was very kind, helpful and professional

-I have learned a lot from this class. Every high school senior needs this information before entering the real world.

-I LEARNED SOME VERY GOOD IDEAS ON BUDGETING. ALSO ABOUT SAVINGS

-This is a very thorough explanation of basic personal finance. I appreciate the information.

-Thank you for the educational facts I have learned. I will them in my financial life going forward.

-Thank you

-Thank you.

-Thank you for helping me.

-This is a good course.

-Thanks I learned a lot.

-Thank you

- This class was very helpful to me. Thank you
- I learned a lot and will use the budget asap
- Thank you for the knowledgeable information...
- Thanks for the helpful information.
- this was a very informative course
- I learned a lot! I will refer back to it!
- Mr. L was very kind and patient!
- Everything was ok. Thank You!
- Very good teacher!
- Mr. L was very helpful and a very good teacher I learned a lot.
- Thank you... so much
- I really learned something today thank you!
- Very helpful I learned a lot about budgeting and saving a dollar
- I learned a few things that I can carry into my future Thanks
- This book is very helpful
- Thanks!
- I have found out that a track phone is less expensive than a cell phone
- I think he does a great job!
- Instructor did a very good job
- Good program
- he is an excellent teacher and a very good speaker. Thank you very much!
- he did an outstanding job! Well done many thanks!
- Very informative course material.
- Thank you!!!
- I think this was a wonderful class. Thank You

- Was very interesting
- Thank You.
- This was a good course and very helpful
- I actually enjoyed this course!! It was very helpful.
- "VERY HELPFUL COURSE"
- "ALL GOOD"
- Course was great! Thank you!
- Really good course. I wish I had known about it before my bankruptcy.
- thanks
- Thank You
- I HAVE NO OTHER COMMENTS, BUT THE PROGRAM WAS VERY HELPFUL
THANK YOU
- Thank you.
- I found this to be very informative and helpful - thank you!
- The information is wonderful, and the questions make you think.
- Excellent online course. Easy to read and very informative. Thank you.
- thanks
- very interesting.....
- very informative, great course.
- thank you.
- Very helpful. Thank you.
- Very good online information.
- thanks for all your help
- Thank you for your help.
- I learned a lot.

-thank you

-Thanks to all that were involved with this.

-Thanks!

-I really think that this course will help me in the future.

-The course was well received.

-this course has been very informative, thank you

-thank you

-thank you

-Thank you for sharing your story.

-It was made fun and people easy - thank you

-You did good.

-THANKS FOR YOUR HELP.

-thank you

-thank you for all your help!

-thank you sooooo much for all your help

-Thanks!

-thanks

-Thank you for your time and patience.

-Thank you.

-I plan to give this information to my adult children

-Very good course, Thanks

-Very informative!

-Thank you.

-Thank you

-excellent program

-Very good overall class.

-Thank you so much. You have been a great help to us

-This was very helpful!

-I really found this course helpful. thank you

-Great course! Thank you for the valuable information.

-Correcting my Credit Report from all three agencies. Very good course

-thanks

-I learned some useful tips. Thanks!

-Great course I enjoyed it

-This was a great course. I will be using some of the tools offered.

-This was very helpful and i enjoyed doing it

-Thank you This was very helpful

-This was very helpful to me and will be used.

-This test was a great learning experience. Very helpful, thank you!!

-This was a great help to me

-I learned a lot about budgeting.

-Great Course!

-thank you

-i found the course to be very interesting and helpful. I enjoyed it.

-Excellent!

-thank you it was a learning experience.

-! Good teacher!

-Good class - teacher very knowledgeable!

-Thank You. This was great!

-very good information

-The class was very helpful.

-Thank you. I learned a lot.

-Thank you.

-Very Helpful On-Line Class. Thanks !!

-good class

-Very informative course.

-Very informative online course.

-Enjoyed the class

-She was very helpful.

-Thank you!

-THANK YOU SO MUCH FOR ALL YOUR HELP

-Thank you for your time.

-Great Teacher!

-Thanks a lot.

-Thank you.

-The course was very helpful.

-thank you for your program

-This was very helpful.

-Thank You This course is an eye opener very helpful! Thanks again!

-This program was very user friendly. I enjoyed it very much.

-Thanks! A lot of useful information!

-good info. thanks

-I am very thankful for this course and I learn a lot.

-A lot of good information. Thanks

--I found that the course was written extremely well.

-i found this course much more interesting and useful than i had expected it to be,

-THANK YOU

-I felt this course was very informative.

-Thank you. This was very helpful.

-Thanks.

-It was very helpful to me; I wish I'd done it sooner.

-Thank you very much I did learn a lot with this program. Thanks again,

-How to get financial aid/scholarship so I can go to grad school and get a higher paying job.

-Thank you this course was very helpful.

-very helpful!!

-Really helpful.

-This course was very helpful to me.

-Enjoyed the course

-Excellent!

-GREAT COURSE AND EXTREMELY INFORMATIVE

-The course was very informative. I learned a lot.

-Thank you!!!

-very informative

-extremely helpful

-Instructor was very patient

-Good job!

-This was very informative.

-This was very helpful for me. Thank You :)

-Everything is very good. Thanks

-Thank You!

-Thank you

-THINK I AM GOOD

-I actually learned a lot...thanks!

-very good course. Helped me learn a lot of new laws and regulations.

- I hope to keep this info throughout the years and stop overspending

-to stop doing for everyone, family friends, learn to save

-thank you, I found this course very educational and informative and I intend to apply the budget and goal programs to my life and be more aware of all my spending. thank you

-thank you. this course was very helpful.

-Thank You

-She is an excellent teacher and makes things fun and exciting.

- I found this program very useful and will use it to rebuild my credit.
Thank you

-This course was very informative and has opened my eyes to a new way of living. thank you

-She was extremely helpful, prompt, kind, and an asset to your company

-Thanks for all your help with my online course.

-Overall, a good course.

-The course was extremely helpful, I learned so much about lending laws and my rights as a consumer.

-Great course!!

-THANK YOU THIS HAS OPENED MY EYES TO THINGS I DID NOT UNDERSTAND.

-This was a very informative course.

-THIS COURSE WAS VERY INFORMATIVE - THANK YOU FOR THE EASINESS TO PRESENT IT.

-We found this site very helpful. Thank you

-Thank you, it was very helpful.

-thank you it was very helpful and will change our lives

-Thank you for this class. I know that a budget will help me out. This is a great class. Thank you very much.

-Thank You!

-This course was really help and I think I will have my daughter take a course like this as she is striking out on her own having just graduated.

-this course was very helpful.

-I enjoyed this course. Although most of the course information was just common sense, I did learn quite a bit. Thanks for your time.

-having the media player read course aloud very helpful.

-THANK YOU FOR THE COURSE I HAVE LEARNED A LOT OF MANAGEMENT SKILLS THAT I CAN USE.

-Thank-You so much for helping me understanding what a budget dose, and how I can feel better about finances.

-I think the course was excellent

-I found this very informative and helpful.

-I was impressed by the amount of information available and wish I had seen this before we bought our house. Thank you for the help.

-I HAVE LEARNED ALOT OF THINGS THAT I DID NOT KNOW BEFORE.. IT WAS A VERY HELPFUL EXPERIENCE

-This course was very helpful and useful. Thank you so much !!

-This was very beneficial for me. I look forward to implementing all I have learned - along with any other information that may be available.

-This was good information.

-The class was great and i loved it! I really feel that i can benefit from this experience.

-Thank you.

-Thank you.

-Mr. L explained everything with simple terms that could that could be understood

-I was so pleased the way the teacher handled so many people on the phone lines. It was something I will use from now on to make my budget work. Thank you

-I could understand what he was saying

-Very helpful

-He was very helpful I learned a lot of things I did not know that I will use to get my life back on the right road I already have my budget and files set up from reading the book before tonight's class thanks so much

-This course really was very helpful to me. This will keep my life on course from here on out!

-Instructor was very patient with all

-This training is very helpful. I enjoyed the class. i will become successful financially in the future

-Thank you!

-:)

-Course is very educational and the teacher was very professional. Two thumbs up for the material and instructor!

-Mr. L was very helpful and put me at ease

-Good course to learn about keeping track of your money

-This course was very helpful and the teacher explained in good detail what was in the book

-I learned a lot from this session. I really appreciate it.

-Thought she went through it at a good pace, so it was not too long and drug out. Very good at explaining well.

-Thank you for having an on-line class/course; it made it better and easier for me to complete on my time.

-she did a wonderful job!

-this course was excellent i have printed it up and we reference it and follow each step THANK YOU everyone needs to take this

easier to understand budgeting.

-This class should be a requirement in high school AND college! Thank you!

-THE INSTRUCTOR AND ASSISTANT GAVE A RELAXING ATMOSPHERE TO EVERYONE. I ENJOYED HER PERSONALITY AND EASE OF TEACHING THE MATERIAL.

-I think this class was very helpful. I think that everyone from age 18 and up should take it.

-The class was very good. I understand everything he said. Thanks for everything.

-Thank you. I found the online class very informative.

-I actually enjoyed the course. Many of the things I read were relevant to me. Thank you

-This course was very helpful, well thought out and organized.

-This was helpful to me and I will use the information wisely

-this was a good learning tool. I did learn things that i thought I already knew

-GREAT course; I feel we will take these chapters to heart.

-I think that this course should be taught in high school, it would have been helpful.

-I really liked the way the teacher explained the course.

-THIS COURSE SHOULD BE GIVEN TO ALL PEOPLE WHO TURN 18 YEARS OF AGE AND APPLY FOR ANY TYPE OF CREDIT. THANK YOU.

-Thank you I am most grateful for all the help and information and guidance.

-I found all of the information to be very helpful and plan to implement many of the suggested ways to improve our finances.

-This was very beneficial and we appreciate the time it took to prepare this course for people like us who need it. Thank you.

-i would like free info. on the buying home, rebuilding credit, and buying a car

-The course material really made me think about the importance of establishing, maintaining and adhering to a good budget.

-Thank you for the help and this course as I do feel that I have gained something from it and will use it in making better money decisions.
Thanks

-very helpful class. Teacher was very helpful. Knowledgeable. Thank you.

-I thought this was a very good course. Thanks for the help.

-Thank you all for all your work in creating this test..

-It was a very understandable course. Thanks so much

-I wished I had this information earlier in my life.

-I learned a lot from this class. It was very helpful in seeing where my problems are when it comes to money.

-This course was very helpful in helping me to re-organize my financials.
Thanks.

-Thank you, this was informative. we will start our budget cards today.
again, THANKS.

-This would be a good program for banks and lending institutions to recommend to their potential customers, especially younger ones.

-Thank you very much. I have learned a lot from this program and will use its resources to get a good financial handle on my life.

-This online course was very informative. There are definitely some items of interest to me that I will implement into my life. Thank you for your help.

-I thought this was a very helpful course. I learned a lot more about handling my money. Thanks again!

-I really did find all of this info very helpful and plan to use it in my financial future.

-this course was fantastic, this opened up my mind and eyes about finances, and budgeting

-The course was really helpful to me and I'm going to take what I learned from this course to better budget my income. Also set my goals to where I can reach them.

-Excellent preparation for the information presented in the internet. It covered aspects that I, personally, had not have in my life. Thank you.

-I found this course to be most useful and I am definitely planning to use these resources to their fullest. Thank you for your help.

-I believe this was a very good course for me to take I got a lot of information that will help me a lot.

-I just wanted to say thank you and that I found many parts of this course helpful and informative.

-Outstanding course (ONLINE). Well written, easy to navigate. I will use your budget related downloads from today, onward.

-I found both the teachers in the pre-class and the on-line post class to be very informative and useful for future money management plans.

-I wish I would have taken this course when I was much younger

-I must say I read the book and it was very interesting, and the teacher helped me tremendously!

-It was more detailed than I thought. But that was a good thing! Thank You!

-I thought the course was very informative and will be a great help to me now and in the future

-It was wonderful. I learned a lot from the class and the teacher was really good and i just want to say Thank you!

-Mr. L was a very good instructor. even with the background noise

-This is a test that should be offered before making a loan or using a credit card

-Thank You for helping me learn about a budget

-everyone should take this course. it should be given in high schools

-THANK YOU SO MUCH FOR ALL YOUR HELP IN GIVING ME A SECOND CHANCE IN LIFE, IT MEANS THE WORLD TO ME AND MY 4 CHILDREN, GOD BLESS ALL OF YOU.

-I liked the option to use the Media Player to hear the chapters.

-This has helped a great deal, I wish I knew all this before now...thanks

-I was unable to print out this information because I did not have access to a printer...is there a way to get a copy of all the chapters...there was information I would like to have for the future and my records...it was very informative and I learned a great deal but would like to have a copy

so I can go back to it to reread it or to acquire information that was given...along with the excel forms too....

-Too bad these things are not taught in high school, or before things have gotten so out of control.....

-Much of what you provided in this course I knew, but need to apply. The information I found to be new I feel will help me in knowing how to better apply that which I already knew. Thanks.

-Thank You for this course, it has helped me a great deal, to reinforce my needs in having a Budget. I guess, that I have been making mistakes about money, and with money the biggest part of my life. Thank You again

-I hope I will never find myself in this situation ever again. I believe I have learned greatly. I .don't want to ever be here again.

-I REALLY UNDERSTOOD THE ONLINE LEARNING PROGRAM AND I FEEL LIKE IT WILL REALLY HELP ME IN THE FUTURE!

-THANK YOU SO VERY MUCH. THIS WAS INFORMATIVE SOME OLD SOME NEW BUT MOST OF ALL IT WAS COMMON SENSE.

-Thank you so much for all your help with getting this done with not many issues. You all were so nice and helpful

-I found a lot of things that I have been doing wrong and I will read this book from time to time to keep on the right track! Thank you very much for your help

-Thank you so much for the information given in this course. I do better in a class type situation, but I will try hard to apply the skills taught online.

-The teacher was enjoyable to listen to. My husband is hard hearing, but he said because the teacher spoke plain and clear he could hear him very well!

-it is easy for me to see how I got in trouble and why so many other people are.

-I plan to use a budget and find my leaking expenses to save money for my goals

-Thank you, you were very helpful to us! You explained yourself very well and was very pleasant Thank you

-This was so very helpful and a lot more people need to know about this before they get to this point in life.

-The program was very helpful and useful to our financial situation. A little long at times; but not a big problem overall. Thank You.

-She was very helpful in instructing me on how to do the course on line, because I am not computer literate. It was not as hard as I thought. Thanks!!!

-The one thing I did learn from this course is I need to set goals for myself. To have something to work towards and achieve

-Instructor was very informative and made the class interesting and enjoyable

-I already began a budget thank you for your help. I needed this class many years ago!

-The teacher was very congenial and answered all questions to the best of his knowledge

-i found the class very informative and interesting I also found the book very educational with lots of information that I can use in the future

-I HAVE LEARNED HOW TO BUDGET MY MONEY IN A GOOD WAY. I WILL USE IT AT HOME. THIS CLASS WILL HELP OTHERS. THANK YOU

-This course was excellent; I learned a lot I will remember.

-I have learned a great deal about bettering my financial outlook with a proper budget.

-This course was an eye opener for me. I will look at my spending differently from now on.

-Very good information. I wish the entire course could be printed or send to me since is a very important information I am hoping to use from this time on. Thanks.

-Thank you very much for such a great course. I learned things I never knew and look forward to start using them now.

-This was a very positive course. I believe everyone should take a course on debt management I have learned a lot.

-The class was very interesting. It helps with the financial understanding and what to do next.

-Thank you for this course it helped me to understands some things a lot better. Great Courses.

-I was pleasantly surprised at how much this course taught me.

-This training was very helpful in me reaching my goal and making out a budget.

-Very informative and I definitely learned some information I did not know and that will be very helpful.

-She was excellent. She was very interesting and sincere. The time went by fast and I will definitely follow all of the advice. Thanks!

-She was a great teacher; she spoke clearly and was easy to understand.

-Thank you for all your helpful tips and lessons... I really learned a lot from this course and am I glad I took it.

-The course was very helpful and interesting. Thank you.

-Thank You, I have learned a lot and will use this in my future.

-This course overall enlightened me on where and why I ended up in this situation and never to return even if I ever (NOT) lose my job again or have major health problems.

-THIS COURSE WAS SO HELPFULL TO ME....I LEARNED A LOT FROM THIS...THANK YOU!!

-Thank you for providing this course to better educating in finance matters. I found it to be helpful.

-This course was very educating. I was surprised at the things I learned. It has been extremely helpful.

-This course was very helpful and I saw a lot of examples in the material that were in close relation to the problems in my life.

-i thought that it was very good and there were a lot of things i didn't know

-This course has been very encouraging to me. I am glad I was able to take it.

-I really learned a lot from this information. I can now understand what I was doing wrong. Thank you very much.

-The course was very helpful and up to date. I learned a lot and enjoyed the material.

-Thank you for being so helpful. This program has opened my eyes.

-I really enjoyed taking this class, it has taught me a lot about money, budgets, needs and wants..

-i really enjoyed the program. i really believe that it will help me in the future with my finances.

-Being a single mom and not getting child support and learning how to manage the money I make. I got in trouble by thinking I was going to get help (support). I would like to think I would be wiser now. I hope to teach my daughter how to manage at an early age. The lessons were very helpful.

-i am glad i had to take this class. good info, thank you.

-This has been a very useful learning experience, but I have noticed that there was not anything in here about rebuilding credit after filing bankruptcy ch7 or ch13. I would like to know what should be done and what should not be done.

-I am so glad I took this course, it was very easy to understand and it will help me very much in the future.

-Thank you for all your help. This program was very informative and will help me in the future

-Thank you.

-Excellent program. Thank you.

-i really benefited a lot by this course, thank you very much!

-Thank you for the service. It was very understanding and helpful.

-thank you

-Very helpful course.

-these techniques will be helpful after my bankruptcy

-excellent course, very informative.

-Thank you for all your help it was interesting

-This course will help me in my future financial decisions and has made it - thanks

-Very Helpful. Thank you.

-This course helped me understand how to budget better.

- I hope to use this course and a fresh start wisely!

-THANK YOU FOR THE OPERTUNITY TO TAKE THIS CLASS ONLINE

-Thanks

-"I GOT A LOT OUT OF THIS CLASS. THANK YOU."

-I REALLY ENJOYED THE CLASS.

-Great course!

-This was extremely helpful!

-Thank you!

-Thank you very much. I learned much needed information.

-thanks

-Thanks for your help.

-Thank you.

-Easy to Understand content

-Great Class. Thank You.

-this course was very helpful for me. THANK YOU

-Very good online class with a large amount of information.

-I learned a great deal from this well thought out course.

-Good course. Very helpful.

-This program will be a good tool in the future.

-THANK YOU

-i think that this was a very helpful program.

-Lots of good basic info. Easy to understand.

-great course!

-This course was very helpful

-Thank you

-Thank you very much for this course

-Excellent life information. thanks.

-thanks

-Thank You! Great information

-Good course I learned a thing or two, Thanks

-I LEARNED A LOT FROM THIS COURSE

-Very good information.

-Good solid information

-Excellent program

-very helpful thank you

-Thank you for your help.

-Thank you.

-very good course

-thanks

-I really learn a lot about saving money

-Very good course. will be a great help

-Very Helpful and information will be helpful at home.

-Thanks for the class!

-I have learned a lot from this program.

-How to go about getting restitution on a used commercial vehicle sold to me under false pretense.

-Great program learned a lot.

-Thank you

-I found the information in this course very helpful.

-was very helpful. thank you so much

-Informative and well done.

-Thanks!

-Thanks

-Very helpful and easy to use thanks!

-THANKS SO MUCH

-I ENJOY IT, THANK YOU

-EASY TO FOLLOW DIRECTIONS

-It was a great help-Thank you

-thank you for the info. that was very helpful.

-thank-you

-I was able to learn a lot that will help me in the future.

-This was a very good course. Thank you.

-Thank you, This was a GREAT learning TIP!

-Mr. L was articulate, knowledgeable, helpful and friendly

-I hope to use a budget at home

-The course was very informative.

-I will pass on the book.

-Very valuable learning tool.

-the course was more than i expected, thank you

-very helpful, thank you

-good times

-Great course! learned a lot of information that I can use in my finances.

-Thank you.

-thank you

-Great course

-this class will be helpful.

-I ENJOYED THE CLASS VARY MUCH AND LEARNED FROM IT THANKS VERY MUCH

-should be taught at an early age

-This was an informative course.

-this was very helpful class thanks very much

-Thank you for this course i found it very helpful

-Thank you, it was a good and helpful course.

-Thank you so much for your help with getting this process done.

-Thank you I found the information very helpful.

-This course has a really opened my eyes. Very interesting

-I think the book will help me in my everyday living and in the future

-The program was very interesting and educational

-thanks

-Very helpful! Thank you

-there was a lot of reading but I will have to admit that I enjoyed the course Thank you

-Great Job, Thank you!!

-Course was easily understood and manageable.

-I was skeptical at first, but actually a real good course!

-Great information!

-Thank you

-Thanks for your time.

-CCCS is a great help.

-Thank you! The course was very informative.

-I really enjoyed the program. Thanks a lot.

-I would like some recommendations for further study.

-Quite helpful and I will use the knowledge I have gained from the course

-I will try

-The teacher was very good

-I found this budget class to be very helpful.

-I thought J was great

-Mr. L was very informative helpful and interesting to listen to

-Thanks very much for helping me get a new beginning

-Thanks for the great online service!

-like the test

-Thank you so much, believe it or not I have truly learned from this course

-Thank You

-This course was very interesting. Thank you.

-MY 2ND BANKRUPTCY IN 12 YEARS. AND I LEARNED SOMETHING ABOUT THIS ONE.

-VERY GOOD INSTRUCTOR. THANKS

-I truly learned a lot from this course. I will share this with my children.

-Thank you :)

-I liked the course. It was helpful and easy to read.

-THANK YOU.

-Thank you!

-This program very helpful I got a lot from it thank you so much

-thanks i will start my budget

-thank you!

-Taking this on-line was very convenient.

-Thank you this course was interesting!

-Clear instructions. Helpful information. Thank you

-Who gets to decide that everybody gets charged extra interest according to the Universal Default Clause?

-Course very helpful.

-She was very helpful. Thanks.

-Thanks for your help. We are sure it will help us a lot!

-fine course- edifying and helped to look to the future. thank you.

-Thank you

-This was very helpful thank you

-I LEARNED ALOT THANKS

-Very informative. Thank you.

-This was very informative and I feel I have learned a lot.

-thank you

-Great course to get me back on my feet

-Very good course, printed chapters and will keep on file. Thank you.

-This was a very good course.

-course was very helpful

-This was very helpful and I am glad I have these tools.

-Thank you!

-this was a very useful tool Thank you very much It has really opened my eyes

-Great course. Thanks!

-This is a very good eye opening program, learned a lot on credit, budgets.

-Good Course

-Thanks for all of your help everyone!

-Class was informative and interesting. Thank you.

-Thanks

-I felt this course was very helpful in planning for the future.

-Very informative. Great information.

-very informative

-Thanks a bunch!

-She was helpful and her voice was perfect for the telephone. Thanks!

-VERY HELPFUL

-this course was a good learning tool

- this was a good learning tool that others should know about

-Thanks! This was easy

-very good course

-Very informative. I learned a lot about how to handle my finances.