

Money In Motion Student Comments

7-15 to 8-14-08

-I rate this course an A+

-Course was amazingly concise, clear, and helpful. Thanks for making it so relevant and interesting.

-Wow! Talk about a lot of information! Great stuff. Wish I had taken this years ago!

-This course was very helpful in every way possible. I have learned what and what not to do. I know that this experience and what I have learned in taking the course will be helpful for me in the future.

-This program was easy to follow and learn from. The information provided was interesting and helpful in understanding what I need to do in the future to make my financial life more organized and under control.

-Great course! I would recommend it to anyone that needs or wants guidance regarding their financial future whether it is budgeting, credit report regulations, your rights as a consumer, etc. This course was very helpful and gave me a clearer picture on how to secure my future to not make the same mistakes again. Thanks.

-I enjoyed this course much more than I thought I would. The information was helpful and made me feel less intimidated about budgets, credit and loans. Thanks

-I must agree with this education process. All too often people of all ages are sent out with little or no knowledge of how to manage their finances. The messages we receive via the media are that all things are attainable. Use Visa for this, that or whatever. We as Americans save the least amount of money as a percentage of our income when compared to the rest of the G7 countries. This is a sad statement on our philosophy as a nation. We should be introducing our children to more real life financial education regarding budgeting and finances at very young ages. Our educators should be making finance classes available to our children at the elementary school level and continue through to high school. We need to help ourselves as a nation become stronger through vigilant financial controls.

-I have learned a great deal more from this course, i wish i would have had this information years ago; it might have prevented this problem. Thanks you for your help. I will use the information to help better my life.

-I found this course very beneficial and worthwhile. I was very interested in the material and content. I am going to request a copy of the material so I can highlight and refer back to it when I need assistance on making my budget. Also, I wish I had this course years ago because I feel that my financial situation could have been prevented. I also feel that a course should be offered/required to high

school students, young couples, and all young adults before they are granted their first loan. I feel that the local community education committees should offer this course to anyone interested in learning about money and debt. Also, I would be willing to educate other on financial success/recovery since I possess my degree in education.....Thank you for the hope of rebuilding and recovering.

-instructions and chapters were easy to read and understand. I appreciated the examples provided, I saved them. Thank you for not making me feel guilty, but instead empowered.

-When it stated to me that the requirement was I had to take the Counseling classes i was surprised. But clearly this is a great asset for people filing Bankruptcy so that we can learn different topics to help us in the future not to make the same mistake again. This was very interesting and a learning experience for me, a great program, a good way for rebuilding and re-growth and starting over and not making the same mistakes we did in the past about managing our money and setting correct Goals. I truly enjoyed the class and have printed out most of the material so i can take a refresher course at least twice a month. Thank you

-This course gave me and my wife a wake up call at our age; we are very disturbed that we let ourselves get into a situation like this. We plan to take these tools so that we can reconstruct our spending/saving habits so that we will have saved money when the time comes for us to retire.

-This course was awesome. I honestly feel I got a true sense of budgeting a using a level head when it comes to creditors and the protection laws is great to know. Thanks!

-I was not looking forward to taking this class but found it very informative and helpful. I believe it has given me extra tools to start fresh after my bankruptcy is done. I actually feel good about having completed it for myself not just because it is a requirement! Thank you!!

-Well organized and quality information I will be able to use in the immediate future and while rebuilding my credit history.

-Thank you... your instructive program was well laid out and informative. The online access was well executed

-I think the course is very informative. A lot of points as to what causes debt were very accurate to my situation. The different chapters on budgeting and consumer rights should be required in high schools.

-I feel that this was a very good course and being able to take it online makes it easy and more user friendly than having to sit in a class room. This is the best way I have ever taken a course.

-This course made me think about budgeting in a different light. It gave me food for thought. It is very useful in helping people if they can make a budget and stick to it. Many useful ideas.

-By taking the class and reading the book, I realize how many things I could adjust to make my life easier. The whole management program was very helpful to me. Thanks.

-This course was very informative. A lot of the information in this course I already knew; I just was not applying the knowledge to my life. I promised myself that I will start today and not pass on the generation curse to my son and grandchildren. I relearned information that will be relevant to my upcoming financial journey.

-I really did enjoy learning new things and re-discovering things that I already knew, but failed to put into practice. After going through bankruptcy it takes a toll on your life, but I am certain that with God, planning, and hard work I will recover all. Thanks for such a great course.

-I thought the course was extremely valuable with many different topics of which 90% were things that I hope I can carry forward in achieving a better financial situation for my wife and me. If I had taken these courses/tests earlier in life we would definitely be in a better financial condition, except for extreme unexpected expenses.

-This course has been very helpful and eye opening. I am glad that this is now a requirement.

-most of everything in this course is common sense but often times people don't use their common sense and it takes a course like this to remind them to use it and use it not only on a daily basis but an hourly one. thanks for the opportunity to take it.

-I originally thought that the course would be boring or "not very helpful." I was surprised to find that there was much that I did not know. Online course was designed and presented well.

-Thank you for giving me the opportunity to educate myself in the ways of budgeting. I can see where I make my mistakes and can now come up with ways to steer clear of making them again.

-I thought that this course that I took was very helpful and insightful. I learned a lot that I plan on using from this point onward. I think that a course like this should be given in public schools to kids getting ready to make money. This course should also be given to anyone who wants the opportunity to learn more about their money

-I think that this is a good change in the laws. Even though we had to resort to filing bankruptcy, I feel that taking this course should be required. I learned things that will be very helpful in the future.

-You have no idea what an eye opener all this info was. I really dreaded doing this test but now I am very grateful for it. Hopefully this will set me on a more positive course

-thank you so much. This course has really opened my eyes and has helped tremendously. I am going to work very hard at doing a budget and sticking with it and starting a savings account. Again thank you

-The course was very informative and educational. Having the convenience of taking it online set my own pace and success. The ability to print the course for future reference and the worksheets are a plus. I wish I had this information prior to filing bankruptcy.

-Great resources to build our financial future. It is a shame that nobody gave me a prior financial orientation then my actual personal finances could be better. Excellent content and professional audio information. Thanks

-Hopefully I have learned a valuable lesson from making rash decisions that I see are now affecting everything that I have worked for all of my life. I hope I am able to make a budget think things through and decide if what I want is really necessary. Thank you for this course, it really has opened my eyes to things that I never gave a second thought to.

-great course, it will guide me down the correct path after my new beginning with chapter 7 bankruptcy. Great ideas to put me on the path I have been searching for, Thank you

-I went into this dreading having to spend a minimum of 2 hours doing it. I stayed on longer because I found myself rereading the info so I could retain it. This course was very helpful and will make a difference in our lives and our attitudes about money. THANK YOU!!

-I enjoyed this--this course was comprehensive and very easy to understand. I feel as if I have a hands up now as to how to rebuild my current credit situation.

-The course was very easy to follow and I felt that it was very relevant to my life and the things I need to learn. Even though this course was required, I thought the information is about things that I would have liked to know anyway.

-This reminded me of the thing I should have been doing all along that may have prevented or at least alleviated our problems when they got going

-Thank you very much for this course, for i have learned a lot from all of the chapters. I plan on using all of these tools to guide me in accomplishing my goals financially and personally. Thank you

-Is this course offered to consumers before they find themselves in debt? If not, then it would be very helpful in preventing people from getting in over their heads. I found the course very helpful and feel better about my situation now and realize there is hope for the future. Thank You.

-I found this program very helpful. It provided me with tools to use such as the budget sheet and the steps to take - it also reaffirmed some information I already knew and needed to be reminded of.

-I believe that I have a better understanding of the content because I took the course on-line. This may not be the best way for others to learn but if reading comprehension is not a problem the self-paced learning is excellent.

-I am so happy I was able to take this course. It has provided me with many steps that I can use to assist me with my future finances.

-I have two small children at home. Online course was great!

-My partner and i enjoyed the journey! thanks!

-Thank you for all of your help. I have already began to budget. This was truly a learning experience. I do appreciate all you have done to help us change our spending habits.

-This online class was full of information that I can use every day to help me get back on my feet and information to keep this from happening again. Thank you

-Thanks for the valuable information. It helps to able to take you back with a link, when going through the test. This helps to remember. It's good information. Thank you.

-This course was good and educational. It was how ever difficult for me because our situation is caused by the failing economy. We are independent truck drivers and our weekly pay varies so much now with the price of fuel. And we are still making the same dollar amount per mile or less than we did 13 years ago. And I know we are not alone in this everything keeps going up but wages.

-Very educational class....it helped open my eyes on ways to get my money "life" back on track and not end up where I am now! Thanks!

-This course gave me a lot of information that, even though I somehow knew about it, I had never taken the time to pay attention to it and now I will put it into practice. Thank you.

-This program was excellent! I wish I would have known all the techniques 3 years ago and I would not have been in the situation I am known. I am also going to share information I have learned with my sister. Thank you for these very valuable tools to look towards a brighter future and to have a savings account.

-This course was very good in helping me manage money. I have a goal card and will keep it with me. Also I now have a budget which I never had in 64 years. Thank you

-Thank you, this course was extremely helpful. I believe I ended up with 3 pages of notes. I am definitely going to put what I learned today into practice. Thank you again

-I learned a lot that I can use now and in the future. Now, I know more things and have things to think about, that I might not have thought about before concerning my credit, budget, and goals.

-This course was very helpful in setting goals for my future. I will think long and hard before making any purchases on credit in the future. I will make a list of necessities and luxury items so I can be sure not to overspend. Thanks for this course.

-At first I just considered this course a "have to take" requirement but I found myself learning a great deal. the course was of particular help in budgeting, saving, regaining good credit and government agencies available to me. THANK YOU

-There were numerous facts in these chapters that I was not aware of. I believe this course will help my husband and me on our road to financial recovery. I think this course is excellent for all people with money concerns.

-I thought that this test was very informative. There were subjects that I thought that I knew and I found that I did not. I would recommend this course for anyone. I wish that I would have had a course like this when I was a senior in High school. I printed these pages out so I can pass them on to my children for their future. thanks again.....

-Hopefully this course will help enlighten me to a lot of the things that I was doing wrong and not even thinking about. I am going to try really hard to do a budget and stick to it as much as possible, something I have never even thought about doing. I really want to know that I have done the best that I could after making such bad decisions.

-I am confident that what i learned here will turn my financial future around

-It was so nice having the opportunity to take this online, I was able to take my time and go over different sections a few times. I am already putting some of the material into use and for the first time in quite a while I have a glimmer of hope for our financial future.

-I see the light.

-I LOVE THAT THIS PROGRAM HAD AN AUDIO OPTION

-The use of personal examples to illustrate certain points was very helpful to me.

-Thanks so much for making me aware of the importance of setting goals and budgeting.

-excellent online service.

-There were several things here that i was very much unaware of. I will keep some of these things in mind when handling money.

-I found this course quite helpful. I believe that it will be instrumental in helping me to identify and correct the problems that led to my financial difficulties.

-Although I have always been aware of what this course is teaching it was helpful to reread the information provided and to see where and how I might better apply some of the areas to my own life..

-I enjoyed doing this. It was fun for me and I learned a lot. Thank you for giving me this opportunity to learn so much more in areas I was lacking.

-very helpful course. found out just how much i am in the dark about a budget. never really worried about one, but after i was injured (out of work for 5 years) a budget is the only way we can survive. thanks

-This is an extremely helpful course; I learned many facts about money and how to handle it properly. It helped me identify my problem areas and gave me the confidence to start over without fear of repeating them. Thank you.

-I want to Thank You for all the information I received from this course, I feel it will be very helpful to me in the future, Especially in helping me with impulse spending am going to in force everything I was taught and hopefully even at my age. I will be able to reach my financial goals Thank you

-I love all the tips. Especially about setting goals. Seeing a goal card every day will help keep me motivated in school and at work.

-I have faced myself in the mirror.

-I have an 18 year old grandson starting to college this fall. I will have him to read this booklet. I think this should be a mandatory class for every senior. This was very helpful to me. I just wish I had had this years ago.

-Great information! Wish I had known or realized some of this earlier in life. Will be sharing some of the information with teen son.

-I was surprised how this course increased my knowledge about money matters. I learned how credit scores work, and how they can affect my life. Thank You.

-The audio was great tool and it helped me double read everything. It made the course enjoyable and fulfilling. Thank you very much for providing it.

-Thank you very much for this course. I was very reluctant to take the course, but after doing so I have a better outlook on my financial situation and setting goals for myself. Again, thank you very much.

-this course was very informative and i did learn a lot of new ways to keep my finances in order. Due to an accident at work i am in this position I want to thank advantage for helping me and may the man above bless us all! THANK YOU VERY MUCH!!

-I am so glad this course took place because I have learned a lot and no problems understanding the teacher.

-I am interested in many of the above topics. Because I work in a library, I have ready access to information that will be helpful to me. Your course is succinct and easy to understand. Perhaps a paragraph on how spouses should both be involved would be helpful to many. Thanks.

-While going through the process of Bankruptcy I have learned a great many things about myself and I know exactly where and when things went downhill. I can honestly say that I have learned a great deal and while the venture has been scary and stressful I am hopeful that we will get out and start fresh. It will be hard work but it is possible. Thank you

-I feel that this course helped me understand more about managing money and I think I will be more successful in the future.

-This course really was helpful. I realize now how important goals are and that they have to be personal. Also the part about budget leaks was helpful.

-Thank you very, very much for your help in this rather difficult time in my life.

-Thank you. I will cherish this information to change and increase my credit and financial awareness in life.

-This was a very informing course...I believe money courses should be taught throughout schools so children will not have the same problems my generation has...thank you

-answer to so many questions that I could not get from people...that thought they were helping.

-I found this course very beneficial and educating and made me realize that 5 years ago I was not making good financial choices in my life.

-My husband and I have always tried to budget, we just got caught up in our mortgage payments, we robbed Peter to pay Paul as a matter of speech. We have learned a lot from our mistakes. We just feel bad that we are up in age and had to take out bankruptcy, but we will prevail from it all. Thank-you. We had a wonderful compassionate attorney.

-I found this course very interesting and learned how to create a budget and how to plan goals for the rest of my life. I now know who to turn to if I do find myself with problems with companies, etc.

-Very helpful. I actually enjoyed taking course. Found it very helpful. Wish I would have learned some of these things years ago.

-This course has really shown me where my problem with finances went wrong. I wish I would have had this course during my educational years it might have helped me later in life.

-It was very helpful and I learned some things I did not know as well as refreshing what I already did know. Thank you for your help and offering the information which will be used and is greatly appreciated.

-I am a bookkeeper by trade; I tell my parents fortunately I am a whole lot better with the company's money than my own, jokingly of course. I debt became out of control when I divorced. At first, everything looked good on paper. Many of the techniques you mentioned throughout the course I am currently utilizing. I have to admit I am very hesitant to apply for any type of credit after this bankruptcy - scary!!!! In contrary I realize it is important to maintain a manageable credit base. Thank You

-I really enjoyed following along with the speaker online. I completely understood what it is that I need to start doing with my money to prevent this situation from occurring again.

-I felt so lost when I had to file for Chapter 13. However, with the information from this course, I know I can maintain a budget. Thank you so much!!

-The on line option for this course made this easy and less stressful.

-The content of this course was clear and easy to understand. Thank you for all the help and great tips on budgeting!

-thank you for all the credit counseling education knowledge i hope to use this info for my daily uses to help me be a better steward of my finances

-I took the class online and I would just like to comment on the audio. I think the audio was very well done, great voice and very easy to follow.

-This was a good way to take this course; as I printed the complete book and can go back and use it again and again and I got to take it in my own time. I am almost blind, so taking time was good for me

-The voice activation is an excellent way to teach. I enjoyed the course and wish I could have gotten this type of training when I was younger! However, I guess it is never too late to learn.

-Thanks for this class I believe it has helped me learn how to budget while also saving a percentage for emergencies & to make goals even if they are small ones at first. I want a new beginning for me & my family. Thank You

-This should be REQUIRED for EVERYONE, beginning in high school, repeated in college, when obtaining a credit card and/or checking account, and again when getting married!

-I love the whole eight chapters, review quizzes, and the test everything really helped me and I will use the information in the future. Thank you so very much. God bless you

-I thought this was very good. Why is this not taught in High School? This should be a requirement for every High School student to take this course to graduate. Thank you. I will implement it!

-I HAVE FOUND THE CLASS VERY REWARDING, IT HAS HELPED ME UNDERSTAND CREDIT CARDS, AND MULTIPLE OTHER AREAS THAT I NEED TO UNDERSTAND AND USE WHAT I HAVE LEARNED

-The information was helpful. I have never tried to be on a budget. That may be what got me into trouble. I will be on a budget now and pay myself first.

-This course was very helpful for me, and now I realize the mistakes that I made and can now move forward, to make better discussion in my financial life.

-the audio feature was helpful. The course pointed out much of how staying with a budget would have helped prevent bankruptcy.

-i feel that having information out there for single moms and places to go and see if they could get help with things if needed would be very helpful, give list of local sites that can advise you of where you can look into or go to if you need help on certain things like daycare, classes on budgeting, or even online sites to go to.

-I really appreciated being able to take this course by phone and online. We live in a rural community and the nearest city would have been a huge burden and expense.

-i had trouble with my mouse during chapt 6, but this was very helpful. I will work on rebuilding my credit and budgeting. Thank you for your help :)

-I feel that this is something that everyone should take. It would be a wonderful course for high school students to help prepare them for life in the real world. Thank you!

-I enjoyed the course and have put myself on a budget and am working out ways to control impulse buying which I find I do (grandchildren, you know).

-In the time I was enrolled in CCCS the teachers were remarkably understanding, kind and just genuinely professional.

-I felt the course was very helpful in finding out about myself and my money problems. Thank you for your help!!!!

-Course was very helpful; I will apply this course to my life and make many positive financial changes for a better future.

-Going into this I thought it to be just a formality, but I learned quite a bit about budgeting and overspending that were easy to place into my lifestyle.

-This course was VERY helpful and we plan to use the information wisely. Thank you for a great course!

-I learned I need to plan out my goals, establish a budget with my goals in mind and stick to that budget. I need to cut back on my flexible spending or spending leaks.

-some good info. Things got out of hand for so many reasons...doing well and having wants and not saving, business failure backed personally, cost of living, illness then loss of job...ready for fresh start with goals

-I really enjoyed learning how to budget my money. I hope that you can send me money managing booklets I can learn from. Thank You.

-Having the audio online helped. Sometimes when reading a computer screen you lose track of where you are, having a voice to keep you on track helped.

-This was an enlightening and helpful course

-Very complete and excellent course to remind us of those things we have forgotten causing us to get into financial difficulties. I read the last question incorrectly - duh!!!

-THANK-YOU. ALL THE FOLKS I MADE CONTACT WITH WERE VERY PROFESSIONAL AND A BIG HELP IN USING ONLINE PROGRAM.

-This program has helped me a lot in knowing my limit with my pay check. I do my best not to get in this situation again. Thank you

-This course was extremely helpful; I wish it was available before I had to take it during bankruptcy. If it was available to everyone and easy access there would be less people filing bankruptcy

-This would be a great high school course. It would really help people before they get in trouble. I understand a lot more about finances than I ever did before.

-Thanks for the class. I learned a lot please contact me if there are other classes that I can attend/take online. Well done!!

- through all that i have been through this has taught me a lot and one thing i have found out i don't need a lot of credit cards ,and have a budget and stick to it as close as possible

-I am so embarrassed for having to file bankruptcy. I am thankful for this program. I will do better in the future. Thanks

-This course really woke me up and I will use a lot of these valuable tools in the future. Thanks so much!!

-I feel I have learned some very important lessons, both from life experiences and this course. I thank you & God for the knowledge and opportunity.

-Thank you this course was extremely educational.

-Great course. I took it as a requirement but now would recommend it to anyone. Thanks!

-i learn a lot from this course taught me a lot of things i didn't know about money and me budget it thank you so much

-The narrator had a nice voice. I am putting savings at the top of my budget, never thought I could save, but now I am confident!

-This class has helped me understand what I need to do to get back on track, and make better decisions in the future.

-I WOULD LIKE A COPY OF ALL THE MATERIAL THAT I READ AND COPIES OF THE QUIZ AND TEST RESULTS IF POSSIBLE

-M explained this clearly. She has a great telephone voice, clear I felt very comfortable answering questions. She was very helpful. Thanks

-It was a great class. Usable information was provided; Instructors paced the course so that it moved along but also had substance.

- Just want to say thank you so much for the Information and Education on here. I have learned so much from this. And I know that I will put it to good use from now on.

-This has been very interesting. I appreciate your allowing the printing of each chapter. It will be helpful as a resource. Thank-you

-I am glad i took this class. Especially the part about credit cards. I wish i knew all that information before i went so far into debt. I'm still a little confused about figuring how to figure the payments and interest. But i doubt ill ever want another credit card unless for emergencies. But overall i learned a lot! I'm glad i had to take this. Maybe everyone should, it's very helpful.

-I felt this course was very informative and everyone should take it regardless of their situation.

-This was a great way for me to do this program without trying to finagle with my boss about time off. I was able to do it at my open times. I really appreciate that.

- This course really helped me to get back on the right track. I would be interested in learning how to re-build my credit now that I have filed bankruptcy. If possible can you please contact me with other services you offer?

-I understand better now how credit cards work. But one goal that I do have is never to use a credit card ever again.

-I was interested in a lot of the information that was in the course. I feel as though it will be useful in the future.

-I enjoyed reading this material, It opened my eyes to a lot that I never knew before I just wish I knew more in the past before I got over my head in debt, thanks so much

-good discussion on the merits of a budget. i personally have chosen to just not spend money (rent, grocery food and gas only) and this has worked for the last six months, just like grandpa always did. all in all a very good program. a little more about rebuilding credit might be helpful.

-The course has helped me understand the things I was doing wrong and why I was having problems paying the bills.

-I was dreading taking this course, but I am glad that I did! It has given me a place to start rebuilding. Thanks

-The moment K explained she had been a banker and was on our side made me relax about 90% then she showed her great personality, I relaxed to 100%. Thanks for a very useful experience.

- though I have used credit for a number of years, I found a number of suggestions helpful, and plan to use these budgeting strategies.

-I really believe this course will help us with our finances in the future. thank you very much.

-I have learned a lot of information from your on-line course. Things know one ever taught me about or bothered to mention to me. Thank you.

-I LIKED THIS COURSE BECAUSE IT IS VERY HELPFUL FOR REST OF LIFE FOR ME & MY FAMILY. THANKS.

-It was harder than I thought it was going to be, but in the end I am going to be able to follow the goals list and start saving for me and my children's future! Thank you.

-Even though I sort of dreaded taking this course, I actually ENJOYED it. I found the budget information very helpful and wish I had known it before now. THANK YOU!!

-The program help me learn a lot about finances that i did not know, it really made e look at my spending and saving habits.

-This program was very informative and one that I will put into action in my own household.

-I had to call the education offices frequently due to being evacuated from my home to get this last class done. A in education was very very helpful and I appreciated it very much. It is bad enough to go through this but someone pleasant on the other end helps..... Thanks again!!!

-I found this course informative... Thank you and I will be putting some of these ideas to use...

-I feel that this online course was interesting, helpful and gives me direction for my future finances. Thank you.

-This course is outstanding! It will definitely help me in the future. I highly recommend it, not just to people who have financial difficulties, but to everyone. Thank you.

-I am very glad you offer this online or I would have never met my deadline which is today so Thank you very very very MUCH!!!! And it was very easy to walk right through I had no issues except with my pw and UI but the course was very helpful thanks again

-This course was a real eye opener. I was able to see the mistakes I have made in the past and what I need to do to prevent this from ever happening again.

-WE HAVE A GREAT TOOL (BOOK) THAT WILL HELP US DEVELOP A BUDGET AND SAVINGS PLAN. TRAINER WAS VERY PLEASANT AND INFORMED.

-The various persons I interacted with were all very apt, able, and helpful. The online course is well done.

-I really liked it, very informative. I also liked that you could copy the info for future reference.

-this course was helpful in understanding what i need to do in the future in regards to rebuilding my credit and improving my credit score.

-I learned a lot and liked that i could do it on my time.

-I already have a budget, but I really liked the idea of using the short term and long term goals idea.

-this course really helped me and opened my eyes a lot i will be able to save more money now by using the stuff i learned

-I learned a lot with this course and I have already set my goals on a card and put it in my wallet

-This course was very clear and helpful. I appreciate the opportunity to learn from this course.

-I feel all information was very helpful and will use the content to good use for future experience.

-I think this course was very helpful; I want to say thanks to all who were involved in making this an educational course. Thanks again

-I really appreciate this course; I believe it has put me on a new course of money managing.

-I was skeptical about this, but the information is very helpful. I discovered many options that will help me in the future.

-We have both lost our jobs in the last 2 years. Bankruptcy is not an option. Before the job losses we did not have any credit card debt nor were we late on any payments. Now our goal is to survive and the current government is of no help. This class was interesting thanks for keeping it lighthearted.

-Mrs. M was well prepared and was very nice to listen to over the phone. I wish i did attend in person. Thanks a lot and God Bless.

-It was very helpful. Something i learned that will help me in the future. Thank you very much.

-I learned something useful from this course. I will seek out more information about managing my finances with the help of a credit counselor.

-This course was very helpful. I will be able to apply much of what I learned, in creating a budget for my family.

-Money in Motion was so educational. There was so much that I did not know and I will apply what I learned to my everyday life. Thank you so much for this learning tool.

-what I got out of each chapter: #1 how to plan a budget & track spending. #2 start a savings even with \$25 a month. #3.how to pay off debts watch out for teasers and 2 cards are more than anyone needs. #4 how I am paying more from 2 to 3 times more. #5 keep and eye out on my credit reports (3 companies)#6 read fine prints take time to say let me read it, if understood question it.#7 my consumer rights.#8 what to do before all goes bad, look for warning signs.

-The course was extremely informative and I derived great benefit from the information. Thank you.

-This program was very interesting and helpful. It took me a long time to finish it because I kept re-reading the material. I wanted to print it out but my printer is down. I really did enjoy the program and I feel that it was very beneficial. Thank You

-i have learned a lot from the program big help A + +

-This test was very stressing, but, believe it or not, I learned something new. I learned that if you make a "BUDGET" and stick to it, you can set a goal. That is the only way. Thank you

-this was a very informative course and very enlightening course. It was hard for me as i am 66 years old and my husband is sick and being interrupted a lot, but i finished it!

-This is a great educational class, it should be taught in high school so young people will not make the same mistakes we did. Thank you for all your good advice and help.

-Thank you for the information; it was very helpful and clearly, an area that I need to continue improving.

-I only wish I had all of this information a few years ago, and I believe I would have avoided bankruptcy as well as all of the stress that goes along with it. Thank you sooo much.

-I learned more than I expected and shared some information with my grown children.

-Doing this class over the phone was very convenient. This book has and will help others in my family as well as myself. Thank you.

-Thank You for your help I am very grateful... I did learn some things from this program Thank You

-I learned a lot from doing this test. There were a lot of information in this test that helped me better understand how to budget and save money.

-Going through bankruptcy is a very difficult experience for which it is our hopes (myself and my wife) that we will learn and grow from and that our life will someday improve and be better than ever.

-Just learning this type of information about money management will better help me take care of my finances in the future. Thank You.

-Thank you for this course. Although much of the course contained information I was already aware of, it reminded me of the importance of budgeting and saving for goals.

-I have learned a lot from this course online. I will make sure that I follow the budget plan and use the goal card all the time. Thank You for your time.

-This course is very helpful and the professor gave me a different and helpful outlook on the importance of budgeting. Thanks a million.

-the course was very helpful in learning where i could have avoided some of the mistakes that i have made in my financial matters had i had the knowledge.

-This was a great course. As you can see, I took my time because there was a lot of info that I was clueless about. I am going to start immediately by creating my goal card and then my budget. Thank you. I will be advising my 20 year old daughter to take the same course.

-I printed all chapters of the training, and plan on using them to refer back to whenever I feel a bad choice coming on. I would benefit from additional training on rebuilding credit.

-I was surprised at the ease of this Post Bankruptcy evaluation/education course. Some areas very helpful to me and I was also surprised at how much I already knew but did not clearly understand. Thank you for your help.

-This course gave me a lot to think about..... I believe that I will think things through before making purchases. Thanks!!!!!!!!!!!!

-This course really helped me and my situation and made me think about my spending habits.....thank you for ur help.

-The management and staff has been very helpful with my problems with computer downloads and other communications. They have always been prompt and attentive. I would be glad to recommend this company.

-I really learned a lot taking this course it was very helpful for me. I was glad to be able to take it at home on line.

-Thank you for your help. This has made me understand how I need to take control of my financial matters

-This class was very helpful, it did have information that I already knew, but it was good to hear it again.

-program was extremely helpful. I will be applying knowledge learn from course from now on. thanks a lot

-This was a good course and I learned things that will help me in the future. I will definitely be more careful about going into debt.

-I really enjoyed the course online. I have learned a lot really like the budget, and the goal charts.

-This course has been helpful and I hope that once I get my life back on track again I will be able to use the content learned to rebuild what I once had in life. At this point I am simply trying to get past mistakes and financial crisis behind me in order to make a new beginning. Thanks for the course and helpful knowledge.

-I found the information in the first two chapters about a budget and goals very helpful, interesting, and motivating. Thank you.

-This was easy to understand information that I can use on a daily basis to better my chances of rebuilding my credit.

-I thought this would be a waste of time but I feel like I did learn from it...and it will help....I will follow through with it

-Need to have gift certificates for these types of courses for Christmas, birthdays etc. Our children need to be warned & educated by someone other than ourselves.

-The majority of the subject I knew but I was not following the budget. I understand that it has to be done.

- Excellent online class and well presented.
- This course was very helpful and I plan to use these ideas for the future ahead.
- Thank you so much, the course was very enlightening!
- thanks, very interesting, and i hope i resolve my problems
- This was a very detailed online course. I am glad I had to take it.
- Good course content. I liked the downloadable forms.
- What an excellent course...wish I had done this a long time ago!
- Thanks for a great course! It was definitely helpful to me!
- everything was very helpful. thank you.
- Thank you! This course was informative and helpful.
- This online class is very helpful and so much i learned a lot. Thanks
- Very good teacher. Learned several things from the course
- I have learned my lesson about credit cards.
- This turned out to be a pleasant surprise. Concise, useful and practical information.
- I would recommend this class to anyone!
- THANK YOU SO MUCH.I LEARNED ALOT. YOU HAVE GIVEN ME TOOLS I CAN USE.
- It was very good i learned a lot of new information thank you
- This course should be required for all high school students throughout the country
- thank you for the course it was a very good learning tool
- Class is very informative, learned a lot that i don't know and encounter before.
- You were very good and I thank you very much for helping me.
- She is great! Keep me awake and make the class very interesting.
- For something we HAD to do & were nervous about... It was a great experience!!
- M was very patient and kind. Very nice teacher. Thanks

- The online course with clear and easy to complete. I did learn a lot from this course.
- I enjoyed the test and i think it will help me in the future.
- very good course and very well put together, thank you!!!
- I found this extremely helpful. I know it took me over the 2 hours but it was GOOD!
- I found the overall program very enlightening
- Opened my eyes to a lot of things that I never even considered before
- "I MUST SAY I REALLY ENJOYED THE CLASS"**
- I like the book. It will come in handy.
- A VERY GOOD COURSE AND READABLE.**
- I think this is a good and helpful program. Thanks.
- A was very nice and understandable.
- This course has been very helpful with my situation Thanks
- I WISH I HAD THIS KIND OF CLASS IN HIGH SCHOOL TO PREPARE ME FOR KEEPING GOOD BUDGET AND REACH ALL MY GOALS IN LIFE.**
- thank you so much i did learn a few new things.
- K has been a kind, understanding easy person to work with. S is always nice and has a good phone voice.
- I really did enjoy this program and it has helped me already. THANKS
- Everyone should take this course even if they are not in trouble.
- I found this online class helpful and informative.
- Great class and information. This will improve my finances I am sure!
- Good course. Lots of valuable information presented very well.
- The program was very educating and will be used in my future life.
- The class was great i learned a lot and when i when my needed help M was a great help. Thank you.

-This was a great course. It is also the first time I learned about how to manage my money.

-Wish I would have taken a course like this years ago.

-This should be a mandatory course before ever granting credit

-I feel that this should be a required course in high school.

-this was very informative and i will be able to use it in the future

-I wish this course was given to me in high school, it is VERY insightful. Thank You so much.

-The counseling teacher help decide to be more sure on what I spend.

-Thanks for the class; I think it will help me reach my goals.

-I hope I learned enough here to help me in getting back on track and a better future. It was helpful.

-I found this to be very straight-forward and very helpful!

-Was very informative, it was a pleasure to learn new options. thank you.

-Enjoyed class and teacher seemed to go quick and learned a lot.

-I thought the lessons were very good. I learned a lot of stuff I which I had known early. Thank you.

-I feel this info should have been given in first financial meeting

-this is a great course i learned a lot and found where i made a lot of financial mistakes

-I found the course very helpful. I wish that I would have know a few facts earlier in my life.

-I didn't expect this course to be very helpful but I was surprised.

-The course was surprisingly helpful. Thank you.

-I hope I will be wiser about my financial situation

- Course was good, I did learn from it. Thanks

-M was very nice and pleasant to talk to and very helpful. Thank you so much.

-Counselor went over material with client; client now has a better understanding of material

- thank you so much for this course i really found it helpful
- I feel that this class was very helpful.
- Enjoyed listening to class rather than reading. Good CLASS!!!
- Thank you for very informative and helpful information!
- Your course was good, some things i did not know.
- Actually very helpful and easy to understand.
- This course was a reel eye opener. I learned a lot from it.
- I was extremely happy with the way things were explained, thanks.
- Very informational. Should have this class years back...
- I think everyone should be required to take this course.
- Learn a lot of useful information. Very well done.
- Thank you for your time and help.
- WAS VERY HELPFUL IN ANSWERING ALL OUT QUESTIONS.
- This class was very helpful. I will use some tips i learned for rebuilding my credit. Thank you.
- The course was very enlightening.
- I do use a budget at home.... K did a wonderful job. I will be calling her in the future.
- I have taken online courses before; I thought they were good until I used this course.
- thank you - there were several helpful tips and information that we will be utilizing
- Good course content. Liked the examples included in each segment
- The online course was very well done it was done in a concise and interesting manner.
- Thank you, this course was very interesting and a big help.
- SEVERAL THINGS WERE BROUGHT TO MY ATTENTION THAT I WAS NOT AWARE OF.

-I have learned about laws and federal government. Also to save more information then i do

-very helpful and informative, should be a required HS and College course.

-Program ended up being much better and informative than I thought it would be.

-I liked the links available in the online course they will be very helpful

-This class was very helpful. The teacher was very helpful

-I was unaware of things outlined and the "how to's". I found it very helpful

-EVERYONE I HAVE DEALT WITH HAVE BEEN VERY PLEASANT I THANK YOU ALL

-I am grateful about the program and hope to avoid future financial problems

-very good program. It will help me achieve my goals

-I have learned a lot in taking this course, and like what I have learned.

-I enjoyed this class. I learned a lot. thank you.

-VERY GOOD COURSE-I REALLY ENJOYED TAKING IT.

-Course was very helpful; I will use what I have learned daily. Thanks so much.

-This course was very helpful, I learned a lot from it.

-thank you for letting me take the test online.

-this was a very resourceful course i learned a lot

-This on line course was very interesting and helpful. I really learned a lot that I was not aware of.

Very well constructed. A great deal of valuable information!

-Very nice and informative online experience, thank you

-The course was very helpful, and the lessons were easy to understand.

-Thank you for your help. This was very helpful to me.

-Thank you. I enjoyed the course. Helps make you see more clearly what needs to be done to protect my family's future.

-after taking this class it helped to learn about managing money.

- This was a great course; I especially recommend it to young people.
- Very good course and learned a lot that I can use.
- I really felt that I have learned a lot from this course. Thank-you for all your help.
- i have learned to discard all credit cards from now on it is cash or check only.
- I found this course very informative. It was very easy to understand.
- this course was great, i learned a lot on how to improve my finances. Thank you
- I learned a lot tonight and will use it to better my goals.
- Excellent resource to use. Teacher kept informative and helpful.
- I got a lot of information from the course that I definitely can use in the future.
- Comprehensive & well worded course throughout. Well Done!
- All the topics were very clear and it helped me out a lot.
- the class was helpful. i have learned many new things concerning debt
- I think I can make a budget that will work for me after this class. Thanks
- My wife and I use a budget but I am sure the course will be helpful to me. Thanks
- Everything went well. The teachers were excellent teachers.
- This course was very helpful. I wish I would have had this information 20 years ago.
- I learned a lot during this class. Thanks
- I will come in for them to help me with budgeting and credit reports. Thanks for the info.
- I WISH I WOULD HAVE TAKEN THIS COURSE EARLIER IN LIFE
- I found the course to be quite informative. Thank you.
- I found this class to be very informative.
- Excellent course. Both my wife and I learned from it and will employ those issues.
- THE TEST WAS VERY EDUCATING AND I LEARNED A LOT ABOUT SAVING
- The course was very helpful and easy to understand.

- Very good information and explained application of budget and goals very well.
- Very informative and it gave us guidelines to use in the future.
- Thank You! I found this course to be very informative and helpful!
- D was great- very eager to help and answer all questions! Thanks!
- It was a very good course and was explained great!
- this course was very helpful, easy to use and easy to understand
- Thank you everything was very interesting :)
- I learned a great deal taking this course and will put into practice what I have learned. Thank you.
- I ENJOYED MS. B. SHE ANSWERED ALL QUESTIONS I HAD AS BEST SHE COULD. SHE WAS VERY INFORMED AND FRIENDLY.
- THANK YOU, THIS ONLINE CLASS HAS BEEN VERY INFORMATIVE AND HELPFUL
- I understand the necessity of a budget and the value of setting goals.
- The class was rather interesting and very helpful.
- This course was very well worth the time that it took to take
- THIS COURSE WAS VERY INTERESTING AND HELPFUL.I LEARNED A LOT.
- THANK YOU FOR THIS COURSE IT WAS VERY HELPFUL AND I KNOW THAT I LOOK AT THINGS DIFFERENT NOW.
- I found this to be a very interesting and informative course
- This course was very helpful in showing me ways to budget and save money for my goals.
- CCCS Services was helpful and gave me all the stuff need to complete tests online.
- This was an eye opener for me. Thank-you
- Thank you very much. I am disabled and the ability to take this course at home online was wonderful.
- THANK YOU VERY MUCH FOR THE HELP. I ONLY WISH I HAD SEEN THIS INFORMATION YEARS EARLIER.
- Found the material extremely helpful and informative. Thank You.

- The course was timely and very informative. I learn quite a few things
- Although required, I believe this course will be very beneficial to me and my family
- Thank you. I have learn some things I never heard of before was very educational for me.
- Thank you for offering this course online.
- Good course. It was very educational and rewarding. It answered questions involving current situation.
- Thank you so much for everything!! You have helped tremendously!! God Bless You!!
- enjoyed the class. Well worth the fee and my time
- Thank you for the course. It was very helpful and informative.
- I think that this was a very good and informative course.
- S has been so helpful and kind. Many thanks to her for her assistance.
- I hope I can use this information to strengthen my finances by looking at what I am spending.
- Was very helpful, looking forward to beginning my future....Thank You.
- Thank you very much or assisting me to rebuild my life again. May God Bless you and your staff.
- The course was much more informative and helpful than I expected.
- This course was extremely helpful. Thank you!
- I feel that this has been a resourceful tool.--thanks
- This program will be helpful to me in preparing a budget
- this course is great, i have learned so much from it. thank u so much and may god bless u all.
- Thank you!!!! This course was great and I feel that this will help me in the future
- This course was very informative and helpful.
- Thanks, everything was clear and concise...I actually learned a lot of interesting things!
- i thought this was excellent course--i learned a lot! thank-you very good program

-Great course! Very educational! Easy to do online!

-Course a little harder than I thought it would be and because of that, I learned something.

-this was amazingly helpful!

-I learned a lot from this course. Will budget my finance. M was really helpful.

-This program was very helpful to me in learning how to manage my money.

-The class covered the entire financial budgeting spectrum. Thanks.

-THIS WAS A GREAT COURSE, I WISH I WOULD HAVE KNOWN THIS INFORMATION BEFOREHAND.

-very helpfulWe will use the budget and we will learn to manage our money

-It is very interesting and very accurate explanations in every chapter. Thank you

-This was very helpful

-THANK YOU

-Good course and time very well spent.

-This course was very helpful.

-Great program...

-Thank you, this was very helpful.

-I learned a lot.

-very helpful

-Thanks so much!

-worthwhile course

-Great course -

-Great

-thank you have a great day

-Thank you. I learned a lot.

-Good material and teacher.

-Everyone is so nice.

- The course is a good one. Thank You

.

-thanks for this course it was very helpful.

-Thank you for making this available on-line.

-Thank you, the course was very helpful to me

-She was great

-interesting program very good points

-thank you

-Teacher well trained and professional.

-Thank you the program was great.

-Very Nice online class. Very Helpful

-very useful information.

-Thank you!

-This was a very helpful course.

-Thank You

-"GOOD INFORMATION"

-thank YOU

-It helped me a lot. Thank you.

-K was very explanatory.

-well planned and well timed

-class was informative

-very good course.

-great----- thank-you

-great class

-I loved this training....

-This was a great course

-Thank you very much. I appreciate your course.

-very good and informative

-Thanks for the great course.

-nice to have audio option

-this course was very informative

-Very helpful thanks

-The class was very informative.

-Thanks!

-Thank you

-This book was very helpful

-I learned a lot from this.

-thank you

-A very good teacher. Thank you very much

-thank you

-Thank you.

-Very good program.

-I enjoyed the course

-I liked the course

-thanks

-The materials were very useful

-Thank You it helps

-I wish I had this a long time ago. Thank you.

-This course was great and I have learned a lot!

-Thank you

-thank you very much!

-This class will really help.

-thank you very much!!!

-Thank you. The class was very good.

-Thank you

-This course was very helpful.

-Presentation was informative.

-I found this much easier than doing it over the phone.

-Thank you.

-Class was very helpful.

-Very helpful, thank you.

-I learned a lot, Thank You

-very helpful

-Great Knowledge

-Class was very informative

-Everything was excellent

-Class Very Good

-THANK YOU

-Instruction was good.

-Class was excellent.

-Learned a lot.

-THANK YOU!

-Thank you so much.

-Very helpful info.

-The book was very helpful.

-Thanks for the course; it will help out a lot.

-thank you

-Thank you for your help.

-Thank you, the course was great!

-THANK YOU KINDLY

-THANKS for everything.

-I liked this class it taught me a lot.

-This has been very helpful!!

-thank you

-thank you for the course

-excellent!

-This was a very helpful course.

-It was good program.

-terrific course

-THIS IS VERY HELPFUL TO OUR LIFE . THANKS.

-thank you

-Thank you!

-i found this course to be very informative, and helpful.

-Overall should be very useful.

-VERY VALUABLE TOOL

-thank you this was great info

-Thankyou, I enjoyed this course

-good course

-investing,

-thank you

-I thought this course was very helpful. Thank you.

-Thank you for your help.

-Course was very good one.

-Thanks.

-Thank you. God Bless.

-very good program

-The course was helpful

-thank you

-Thank You

-thank you.have a nice day.

-Thank you!

-I have learned a lot from this class

-very good course

-very helpful

--Thank you!

-THANK YOU VERY MUCH. THIS INFORMATION IS AND WILL BE VERY HELPFUL.

-Thanks

-Good course, I learned a lot.

-I think the course was very helpful!

-Very good information.

-Thank you I appreciate this.

-Was very helpful.

-Thanks for very much!

-This was very helpful.

-Thank You

-was very helpful....thanks

-My Husband and I completed this course together, and Thanks.

-Thank You

-I liked the audio. It was very helpful to me.

-great course

-THANKS

-Helpful

-Thank you.

-I found this very interesting.

-Thank You

-Thank you!

-thank you

-thank you

-Thank you !

-Thank you!

-Thank you.

-Very helpful, thank you.

- Thank you.

-ENJOYED CLASS THANKS

-Yes.

-Thank You

-Great Info thanks

-Thank You

-This is a great course I learned a lot!

-We will never have a credit card again!

-Very good material.

-good chapter about credit scores

-this course was very helpful..

-Thanks - very helpful.

-I learned more than I expected to.

-Teacher did great job. Thank you!

-this was helpful

-Very good!

-Teacher was great!

-Very informative

-thank you so much, the course was helpful.

-Thank you very much!

-very helpful

-This was very informative.

-Thanks, I appreciate being able to do this online.

-The class was very helpful.

-Thank you; It is a good course

-good course

-This was very helpful as far as goals & budgeting.

-I particularly like the budgeting forms

-Thank You

-A very good class.

-thanks

-Very good course. Thank you!!!

-I really found this helpful.

-Thank you.

-This has been helpful, thank you.

-god bless

-Very Helpful.

-thank you for the opportunity to learn

-I learned a lot.

-Very good Course

-i learned the value of budget

-Thank you very much, this class was great.

-Mr. H was very good at explaining the facts.

-very helpful.

-Thank you credit counseling

-Thank you

-THANK YOU SO MUCH FOR THIS SERVICE

-Thanks for the help

-- Great program!!!

-good course we learned a lot

-Great information.

-was A GREAT course. Thx

-Thanks :) for your support

-this class was very informative

-I did the best that i could.

-Very helpful class

-good course

-THANK YOU

-Very good course. Explained everything very plainly.

-This was extremely helpful..Thank you!

-Thank You this course has taught me a lot.

-Useful information.

-thanks for your help!

-good program

-thanks cccs !!!

-Good Course. Thank You

-Thanks for the help and this course

-Thanks.

-Very helpful.

-Very informative.

-Thanks. It has been helpful.

-This class was helpful to me.

-Thanks for your help.

-Thank you.

-Already understood. But good info

-Thank you very much.

-This was very helpful.

-Thanks

-Thank you.

-Thank you.

-Good job.

-Thanks for the knowledge of this program.

- I think this was excellent!!!
- really opened my eyes how i need a budget
- Very informative course. Thank You
- good information, thank you
- I enjoyed the course.
- thanks for the experience!
- thank you
- Thanks
- well worth the time taken
- M actually was really helpful!!!
- Thank you very much!
- Thank you for online use to complete this!
- Good online study
- Good course. I learned some valuable information.
- Thank you so much for this information.
- Thank you. The course was a learning experience
- course has been very helpful.
- thank you.
- Thank you

-Want to come to credit education program.

-THANKS FOR THE BENEFICIAL INFORMATION!

-This class will make our lives a little better.

-Good class. Thank you.