## **Money in Motion Student Comments**

## 9/15 - 10/14/08

- -I had a feeling like I was sailing in sinking ship; I was afraid about the future; now after I taken this step I feel like I have a chance and I have reached safely to the shore. I will be very careful in my financial aspects in my future by securing a good job.
- -The material was so relevant to my life it was almost eerie. It was like each chapter was written for me.
- -This will help me the rest of my life.
- -Awesome!
- -Excellent...in that it seemed to cover every single facet of personal money management!
- -I wish so much that I could have read and taken this test BEFORE I got into such a financial crunch.... It is so helpful, and helps me understand the meaning of debt, and how easy it is to get into debt, and how hard it is to get out. I HIGHLY recommend this class to EVERYONE who chooses to use credit cards... I am so THANKFUL that I now have the knowledge I needed, to keep myself out of debt. I LOVE the "budget and goals" idea. I am anxious to get started in my new life. Debt free... :) THANK YOU SO MUCH
- -It was very helpful. I wish my x-wife and I would have had a program like this earlier. It probably would have saved my marriage.
- Upon completion of this course I must ask why it is not a requirement for all Citizens of this country to take this course? I felt the material presented offered information crucial to making decisions for your future. Several of the situations mentioned i had to experience the hard way to learn how that system worked. Being an employee at Citibank/Florence,KY helped me avoid several others but the fact remains that i was nearly 23 before i realized i was in trouble and needed to take action. I will reinforce my first statement by saying that society could take a step forward by using this program and i personally will recommend it to my family and friends. In short I thank whoever has made this program possible.
- -I have learned so much. My attitude toward money, savings and debt has totally changed. I actually finally feel like I can be at a point where I can have a savings account, pay all my bills and be able to sleep at night. Thank you for an A1 course. Thank you!

- -I loved the online course; I can take my time and read over each chapter. Doing this course in your only home is great I can spend time reading over and over again chapters, to get it in my thick head...
- -Thank you, great course!!! I feel like I am on my way to recovery from a horrible financial hardship experience.
- -GREAT JOB. YOU ARE TEACHING ABOUT SERIOUS THINGS IN VERY SIMPLE WAY.
- -I believe this is a good program and has been beneficial to me. Every young adult should be encouraged to participate in this program. It has provides a straight forward approach to handling credit and developing budgets. Thank you
- -The program was excellent. This course has opened my eyes about the proper management of money. I became more interested and challenged as I continued reading each chapter. Finishing this course is not the end but the beginning to a future with many financial goals.
- -Thank you this brought me back to basics
- -I have found the course simple enough that I am actually excited and ambitious to start organizing my finances, and tackle some stuff in the office I have been putting off, due to my disorganization skills. Thank you to all at Money in Motion!!!!
- -This course was incredibly more beneficial than I expected. I've read many books, but I really liked the approach in this class. It really speaks to the Average Joe/Jane. Bankruptcy is not a happy process, but doing this made me feel more understood and less alone. This was a wonderful session. Thanks for requiring it, strange as that may sound!
- -This was a very informative course. Putting savings at the top of the budget and not leaving it until the end was a new tool that I learned. Keeping a daily record of expenses is a practical tool that we will now use. A goal card will now be a constant in my wallet, to be more prudent with spending and as an incentive for my short, mid and long term goals. Thank you.
- -What led me to this program was not so favorable; the majority of my debt was medical bills. However following a divorce, separation, birth of my son and already having a 5 year old daughter, i was overwhelmed. Your services are very informative and gave me hope that everything would work out. I feel like i will be able to manage my money better and my time, not worrying so much about all this. I am not monetarily rich but I am happy and almost excited to create a budget, set goals and get back up from this financial crash. With some work, perseverance, and planning I think I will have a better chance a succeeding using what I learned with this course. Thank you.

- -This was an amazing program! I really appreciated this course & look forward to utilizing more programs that are offered from your program. Thank you!
- -This course was interesting and FUN. I loved it and will use a lot of the information I learned.
- -This was a very well written course. It was easy to understand, non intimidating and very easy to follow. The charts will be extremely good to have for future use. The budget form is the best I have ever seen. Thank you very much.
- -I found this course to be very enlightening and there are many things I will use. I especially liked the fact that I could read and work at my own pace. Go back and review if I was unclear on certain things. I would recommend this course to anyone having to take it.
- -I cannot believe how stupid I have been all my adult life in regards to money and anything to do with it. I am very ashamed of myself-and I will never be in this situation again! I have truly learned my lesson big time! I am sooo thankful for all of this information that you have provided in this online class! Thank you so much!
- -this is a great program I would recommend to anyone
- -we found out a lot about what we are doing and not doing in our lives that put us in the situation. This program will make a good tool for us in the months to come, Thanks
- -my study in this course has answered some questions and ideals that I had thought of to help me manage my budget before I taken this education course. Knowing that I was on the right track will make it easier for me to set these goals for myself. It was worth it Thank You!
- -I wish i would have never been in this situation to have to file bankruptcy. But taking control of my budget has helped me so much in learning how to manage my money better. I thank you for being here for people like me to turn too in a time on need. You have helped me so much
- -After taking this course I feel confident about getting by finances in order and the debts I owe payed in full. I look forward to getting rid of the stress that comes with my debts from poor money management. Thank You for the knowledge and info.
- -I found this course very useful and realize the NEED for a budget. I plan to use much of the advice learned in this course. It was also very convenient to use on-line.
- -This was perfect in explaining everything and I can really learn from this. Thanks for the information

- -I felt the information I received put things in perspective and the feeling of never getting ahead seemed possible after reviewing each chapter. I enjoyed this online coursework.
- -This course was very user friendly.
- -Great program. I work with youth and would like to use this information to help them succeed in their financial future
- -This course was to me an excellent tool that i will use in my finances from now on. I will not make the same errors again thanks.
- -thank you i have learn so much about building my credit and my rights and keeping a budget. And not making the same mistake.
- -Very good course and extremely easy to navigate. I found the information very relevant.
- -This course was excellent. I received good information on how to budget. I like the idea about the goal card.
- This course has been so helpful and I can see so much more clearly regarding my financial future! thank you
- -This course was very helpful to me. I only think that I should have done it years before to avoid bankruptcy. I will use the material that I have learned now to help me in the future.
- -I feel this course was very helpful. I will use the material learned to get myself organized and rebuild my credit, so I can achieve my goals!
- -I am a widow, and am on limited income, I do work part time for insurance purposes. I did learn some things that I will put to use. Thank you
- -This was a very good course for me I think anyone could learn a lot from this. Thank You
- -The course was very easy to understand and I love that I was able to take the course on-line! Thank You!
- -I think this class is a great tool for helping people get their finances back on track.
- -I am very impressed about the course and the test. I learned a lot to be able to build my credit again and to take the right decisions
- -This was a great training, and I learned a lot. I am 67 years old, and wish I would have had the training then.

- -I really felt that the material in this course was relevant. I have learned some things and would recommend it.
- -THIS HAS BEEN A VERY INFORMING EXPERIENCE AND SOMETHING I WILL BE ABLE TO USE TO GET MY GOALS IN ORDER. THANK YOU FOR YOUR HELP.
- -This class gave me an opportunity to learn about making goals and sticking to them. Taught me about budgeting and short and midterm and long goals. I really enjoy this class
- -I was quite nervous about doing this online, but it was a lot easier than I thought it would be. Thank you for all your help in this matter.
- -I did learn facts in this course that I was unaware of before. I do want to say that it would have been useful earlier in my life and I plan on revisiting some of the information I obtained here.
- -This is a good feeling that I can build a new foundation and start over and enjoy life. Thank you
- -I thought this was EXCELLENT! I am probably going to get my son to do this course, too.
- -I think the course was very helpful and I wish I would have had this information three years ago. I would have done things differently but who knew the economy would take a dump. God Bless America
- -A nice program. Seems to be designed to help the everyday person get started building their financial backbone.
- after reading and going through ALL 8 chapters, I realized it actually has ALOT of information I WILL use on a day to day basis!!! Thank you.
- -Thank you for continuing to steer me in the correct direction. My separated wife had too simplistic solutions.
- -I printed out a lot of the chapters so I could take them home and apply them to my financial situation regularly. I actually learned a lot from this program. Thank you!
- -I learned a great deal upon completing this course. I had always felt that I had a good handle on our finances boy was I wrong!!! I do know that in the future there will be many changes the main one will be NO MORE CREDIT CARDS!!! Thanks again for the course what an eye opener
- -A lot of good information was provided in this course. I wish I would have paid more attention to bits of it that I heard before, but good to have it all in one place.

- -this course was very helpful and I'm sure will help me in the future. I've learned more then i knew before course.
- I enjoyed the classes and learned some valuable information that I never knew before and will do my very best to take what I learned in this program to apply it to my everyday life. Thank you!
- -This course was very informative and I feel that have gained valuable information to get my finances back on track. I think this course should be mandatory for high school students so they are aware of credit and how it affects their lives before it has a chance to "get bad" before they realize it. Thank you.
- -I think something like this should also be taught at college, and/or high school. Helping prepare us for a financial adult life would avoid having us to file for bankruptcy. Thank you very much for educating me and help me through this tough time.
- -I feel the course will help me to obtain my goals of: budgeting my money and paying all my bills on time, spending less on unnecessary items and avoid using credit cards.
- -This is an excellent class! I think Every High School Student should be able to take this class to gear up and start their future on the right track! THANK YOU
- -I thought this was going to be stupid. I was wrong Great material and a wonderful learning experience.
- -I have learned a lot with this course. I have printed out the whole course and plan to read and refer to it often.
- -I learned things that I did not know and am very glad to have gone through this course on-line. Thank you for the new knowledge, as I intend on sharing this with my son as he graduates this year and will be out on his own in college in July of 2009.
- -I am glad this program exists; it was very helpful to me.
- -I believe that this course will help me in establishing a budget. I have made it a goal to set goals!
- -This course was a good review in many areas and I learned a lot about budgeting that I had not applied. Thanks
- -i learned a great deal from this program was glad it was offered to help not make same mistakes in the future and that i can build credit again and succeed

- -I really enjoyed doing this course. I was not excited about it at first, but I did learn from it, and was very interested in it. This is really helpful and very easy to follow. thanks so much
- -This has been a difficult time but was made much easier by your wonderful staff. Everyone I have had contact with was exceptional! Thank you so much for everything.
- -My Financial problem was due to my health issues. I made four attempts to improve my financial matters and credit; they were Mary Kaye sales, Pharmacy tech class, Phlebotomy tech certification and finally enrolled in the "Credit Card Relief Program". The Credit Card Relief Program caused my Credit to be ruined. I was sending money to "C.C.R.", my bills were not being paid, and the money was sitting in a trust fund I knew nothing about. Due to my health and Finances, I saw no way out but to file Bankrupt. My Husband works overtime and 7 days a week to make ends meet. My main goal is to seek grants and scholarships to further my kids' education and to share with them their parents' mistake in life. I thank you and your company for all your help and assistance!
- -Course was really helpful being offered online. With work and family......it was nice to be able to do this on my own time.
- -The course was intense. What I learned I intend to put into action. And I learned quite a lot that I did not know that will be very helpful.
- -I thought this course was very informative and helpful. I will be using a budget from now on to help manage my finances.
- -This has taught me things that I never would have thought of on my own. I plan to use some of these to help better my financial future.
- -I really enjoyed the course. I knew I could learn something from this and I have. I took the the course on line with the attitude that I will benefit from it. Thank you. I will set up a budget and goals so I can see my progress as I get closer to the reality that goals were met.
- -I was really impressed with this program. This will help me to get back on track. I used to budget, and did very well with it, and then as you hear about over and over, we came into some money with the sale and refinance of properties. I am ready to make the change and get back into gear with life and budgeting! Thank you so much!
- -The course was very enlightening informative and useful. I wish I had this available before I ended up in the financial situation I find myself in currently. i will certainly take the things I have learned to heart and use them in the future. Thank you for making this available to me
- -I am glad to know this course made me go back and re-read the contents. I thought I was going to speed through it but it was a lot of information I needed to know. I did find it helpful and it was time consuming. Thanks

again for the time clock it was worth reading it over to get and understanding.

- -This is a great course and I plan to put in use in my family and hope that my children will learn from our mistakes and realize you need to be careful and more responsible for you actions.
- -I found this course to be extremely informative. Especially on the subject of using credit and in credit reporting. Thank you.
- -This online course is the best course i have ever taken reasons being quick, cheap, and very helpful. Thank you
- -The material was very interesting but sure a lot to learn in a short period of time. Lots of terms and acts, etc. that I had never heard of before. I hope that I can pass some of this information on to my adult children. Thanks.
- -This course was very helpful. I was glad to see the subject matter was relevant to my life. I actually enjoyed taking this course!!! Thank you.
- -I found this course very helpful for me. There were many things I did not know that i have learned here. I printed out all the chapters for future reference.
- -THANK YOU FOR BEING VERY PROFESSIONAL AND NOT MAKING ME FEEL UNCOMFORTABLE IN ANY STEP OF THE CREDIT COUNSELING PROCESS!! I WOULD RECCOMEND YOU/YOUR COMPANY TO OTHERS.
- -Thank you for this class. I learned a lot from this class. I know now how to budget. This was a great class to take.
- -I thoroughly enjoyed the course and felt that I learned a lot from it. I wish I had studied this in school. It really would have helped me in choosing my goals earlier in life. I would have started out right in life and I would have been able to keep my good credit that I started out with. I am going to show this course to my son who is just starting out on his own.
- -I hope the things I have learned in this class help me in the future. The information was very useful, and the real-life examples made the information hit home.
- -I hope this new information I have just received will help me in further my goal to good credit
- -Thank You for helping me understand credit and how to use it correctly and how to avoid the pitfalls of abusing credit
- -I was surprised to learn how credit card companies take full advantage of consumers. I still get credit card offers on a daily basis. There should

be laws preventing credit card companies from offering credit to anyone that is in the bankruptcy process. I just mail back the empty envelope after I shred the contents and offers.

- -I enjoyed the convenience of taking this course on-line. It was informative and easy to understand.
- -Course was very informative. I will gladly pass along any and all information that I have learned today to others that seek advice, if interested.
- -THE AUDIO FEATURE MADE IT VERY USER FRIENDLY AND AVOIDED THE COURSE FROM BEING MONOTONOUS
- -This course should be available to all high school kids to prepare them for life after they leave home. I think this should be mandatory in order for them to graduate!!! This reinforces the things I tried to do when I first got out on my own and fell by the wayside as I did not get the support I needed from my spouse. Now, with him no longer having an income, the family is relying on my pay and budgeting abilities to keep us on track. Thank you for helping me.
- -Our situation is a bit different than the average bankruptcy. We are a casualty of the F.D.I.C. takeover of a local bank that went bankrupt. We would not have had to resort to this action had this not happened. I would like to say however that your course is very easy to understand and I feel that some of the information will be very handy in the future.
- -This was a very informative course and I feel I have taken away some useful information that will help me in rebuilding my credit.
- -This may sound silly, but I really got a lot of information from this. It has been very helpful and I want to thank you.
- -this was nice because i did while kids are in bed and having the audio read was good
- -I found this course very helpful. I now know how I have to make a budget and stick to it. I also have a card with the goals I want to achieve.
- -i am very happy i had the opportunity to go through this course i have learned a great deal of financial aspects, and specially the reasons for myself getting in to the critical financial situation i am mentally stronger and well prepared to control financial plans of myself and my family. I hope everyone goes through this course compulsorily.
- -I used the voice along with the reading of the chapters, this is a very effective tool and I thank your company for implementing this tool.
- -This was truly an eye opener. Great online course. I think that this should be taught early and often starting in high school.

- -Enjoyed the course. Learned some new things and was reminded of some things that I had forgotten. Thanks
- -I enjoyed taking the class. It really showed me that just picking up unnecessary items at the store can really save money. I think about the goals card when I shop now. Thanks for great information
- -I am glad I took this course. I will use what I learned to my advantage. I am going to get my son to study this course while he is still young and learning what life is all about.
- -this course was very helpful i have put a budget together and set goals for myself. and i thank you for all the information that you have shared with me thank you
- -This has made me rethink my spending habits. In the past it has also been about instant gratification. Now, I think we could get more out of material things if we save for them.
- -I was very pleased with this course. It should be offered in high schools and colleges as a required course.
- -I am glad I took this course, it will help me prepare to get back on my feet and start over with a budget, planning, and setting goals that will set me up in my future and get me on track to being financially successful!
- -cool, this helped me tremendously.
- -Thank you, it was rewarding to me to learn about how important is to have a budget, and how to use the tools to make it happened.
- -I feel this course was very helpful. I am inspired to take what I have learned today and change my life. Thank You.
- -This is a very insightful class. I realized how a budget could really help me keep my expenses down.
- -A very useful course and has set a goal for me to be able to correctly work out a budget to see where I really am. Thank you
- -The program was very informing and I walked away with a better understanding of how to make a budget and really keep track of spending leaks.
- -There were things in this course that was very helpful. I made a copy of all the pages so that I can refer back to them when I am trying to set up my budget and trying to rebuild my credit.
- -This was a really good course. I found it really helpful that you have the budgeting form and goal card to download and save so you can use as a template. Great course not at all what I was expecting.

- -Very helpful and informative. I will refer to this course and use it in the future to rebuild my life. I would be interested in other specific courses to use in rebuilding my life and prevent any reoccurrence of my current problems.
- -When first finding out that I had to complete an on-line program I assumed that it was just some busy work and a way to spend more money on something unuseful. Immediately I was amazed to find that this was for me and my only to help me become a more responsible productive individual with my finances. This course was very enlightening and would appreciate it there was something i could do monthly to help me stay on tract and maybe one day my story can be featured in your lessons on money management. Thank You so much for the honest help.
- -Being able to take the course on-line was a great help to me, it allowed me to take the course when I could work it in versus taking a day off work and driving 60 miles.
- I WAS DREADING HAVING TO TAKE THIS COURSE, BUT AFTER READING ALL OF THE INFORMATION IN IT, I REALIZED JUST HOW MUCH I LEARNED OUT OF IT. I PRINTED EVERY CHAPTER SO I CAN KEEP THIS VALUABLE INFORMATION IN CASE I NEED IT.
- -While going through the bankruptcy we learned a lot of the material in this course on our own I did learn new things. This is a very good course and should mandatory in high school.
- -This course was very user friendly and I learned a lot of practical information that I can and will use for the rest of my life.
- i have learned a lot from this course. I am going to do my best to have a budget and stay on it.
- -thank you i learned a lot of good ideas that i can use that will help me with my future success with money!
- -the website was very helpful and I'm hoping in the long run it will pay off so that me and my family will have a better life and a nice big happy home with some money to spare for all other stuff and some fun times as well thanks a lot
- -i actually learned a lot from this program, some of the stuff i never heard of or knew what they meant and now i do, and now i understand how credit cards and their interest rates work as well. I thought i really learned quite a bit from this program.
- -MY WIFE AND I ALREADY KNEW A LOT OF THIS INFORMATION. BUT WE DID LEARN MORE IMPORTANT INFORMATION THAT WILL HELP US REGAIN OUR FINANCIAL STABILITY. THANK YOU!

- -I actually learned a lot from this program. if you asked me some of this stuff about credit cards and mortgages before this program i wouldn't have had a clue, now i really understand how credit card companies work and more about budgeting my families spending with our income really thought this program helped me understand more about this stuff, and how much having good credit helps with goals you want to achieve.
- -I printed off each of the chapters to help me in my everyday budgeting and plan on using it now and also in the future thank you so much for your help.
- -I REALLY ENJOYED THE LESSONS FROM THIS COURSE AND LOOK FORWARD TO GETTING SOME MORE LITERITURE TO HELP MY SELF AND MY FAMILY. THANK YOU AGAIN
- -I am grateful this was we were mandated to take this. I learned a great deal and hope to learn more as I rebuild my credit and life. Thank you.
- -This program has been informative and presented the material in a clear and concise manner. It was presented in an organized fashion. I liked the way the chapters were presented and the examples that were given.
- -I found this site to be very helpful to me. I will create my very own budget and I learned from this web site that this is MY budget and no one else's. I cannot use someone else's budget as my own. IT is all mine. I also will use some of this in my personal life as well, setting small personal goals for me. I really have learned something from this. Thank you
- -I feel that this class and the information provided will help me to better prepare myself and to stay ahead in life. I gained some valuable knowledge from this that I wish I had known and put into use 10 years ago so maybe I wouldn't have hit the low point in the financial life.
- -There were many things that I knew about in this course but there were some very, very important things that I knew about but never really did anything to make it happen, such as making a budget, I now see that this is the key. In the past, because I was not 100% sure on how to best go about doing this, I stayed away and so, I am where I am, which is not pretty sight, just as I have always felt and what I have learned in this course, that I can take the necessary steps to change things for the better. Thank you
- -the fact that I could complete this online was a big help because it is difficult and expensive to travel in a rural area.
- -I really learned a lot about being a responsible consumer and will DEFINITELY use this information in the future.

- -I felt that this was a good and through overview on how to deal with finances. I wish I would have taken it and had the knowledge before I got to the point where I had to file bankruptcy. Thank you
- -I never really had education in finance, I am sure that is how I got where I am. This course really did help me to learn to start managing my spending in a different way. Thank You!
- -I enjoyed (maybe not enjoyed) but made it through. I found this very informative. It will help in getting my finances going in the right direction. Thank You
- Thank you so much for this course--I honestly feel that I learned things that will continue to help me to make wise choices. Thank you again.
- -As in my pre-bankruptcy course with you, I once again learned many, many useful facts to help me in being wiser and more successful with my money. I'm excited to work with a budget (first time!!!). Thank you again
- -This course has definitely helped me understand the importance of having a budget. I will use the budget in my home. This course has also opened my eyes that you could have anything if you just budget yourself. Things are reachable as long as you want it bad enough.
- -My wife and I are working on our budget and enjoying the challenge!! Thank you for the very helpful course.
- -filing for bankruptcy has been personally devastating. i have learned a lot from it. your pre and post bankruptcy information has been very helpful. i will be making a personal commitment to get back online with my finances. thank you
- -I was really getting into the whole goal and budget section of this course. Smart move to put it at the beginning. It gets people interested. Well at least it got me. Thanks.
- -Thank you for the course. I learned a lot from this course. I would recommend this course to be taught to High School kids to help them start out and not make the mistakes that could be prevented.
- -The online program is a great feature that helped me get the course finished. It would have been difficult with my work schedule to do in class.
- -The course was very informative and the areas that were beneficial to me were highlighted in the text. Thanks.
- -very helpful in many ways i have a better understanding in several of the subjects and plan to use in the future thank you
- -I could not believe how helpful an informative this course was!

- -I didn't think I would learn anything, but I did. Also, it helps a little towards motivating me after bankruptcy.
- -A & the other people in the office were very helpful kind, when I had questions. It gave me a chance to learn something new. Thanks!
- -This site was so helpful and really opened my eyes to a lot of things, Thanks so much.
- -thank you for offering this program online. that helped out tremendously.
- -thanks this was a good course, well put together.
- -This was a very informational program.
- -Thank you for help with this course......
- -VERYINFORMATIVE AND WELL WORTH THE TIME AND COST

budget files will be very helpful as I move ahead.

- -Class was very informative. Format was easy to navigate through and
  - -Very interesting and helpful course.
  - -THIS COURSE WAS VERY HELPFUL ANS INFORMATIVE VERY USEFUL INFORMATION
  - -It educated me a lot. I will use the information from this class.
  - -I HAVE LEARNED A LOT MORE THAN I KNEW BEFORE TAKING THIS TEST. THANK YOU.
  - -The information was very well organized and easy to understand. I learned more than I had anticipated. Thank you.
  - -This program was very helpful for me!
  - -I really liked the audio tape of the readings. It was nice to listen and follow along!
  - -highly recommended for kids and young adults
  - -Thank you, your course was extremely interesting and I appreciate your help
  - -I was really impressed with this course. I learned more than I thought I would from taking this course.
  - -Thank you your course was really interesting and helpful

- -I really enjoyed this program. Which will help me in the future in managing my money better.
- -Thanks I have always used a budget but this was still very informational.
- -very good info. so much pertains to our situation
- -The course was very helpful and easy to take. Thank you very much.
- -Thanks for the education and convenience of this online class.
- -I would like to thank you for this program. It was helpful to me.
- -I plan to use what I have learned in this course to manage my finances.
- -Thank you I appreciated this course
- -I JUST HAD MY DAUGHTER GET MARRIED AND I WANT HER TO TAKE THIS CORSE
- -I found the course very informative, and will implement the lessons learned in my money management in the future.
- -Thank you so much for this course I do believe it will help me in my future
- -Very interesting, helpful, clear, and well written course. Thanks much!
- -thank-you for helping learn about budgeting more effective
- -This course is excellent; very helpful information; easy to understand. Thanks!
- -The course was beneficial and I appreciate it being online
- This course has been a real useful tool and I will use what I have learned
- -This should be a mandatory class in high school and before a marriage license can be issued!
- -thanks for your help, now I can start a better financial future
- -VERY VERY HELPFUL FOR ME & MY HUSBAND...
- -Great info. I definitely learned some new information.
- -Learned a lot about a budget & sticking to it and trying to save some money.

- -the course was very interesting and will be helpful in making some decisions,
- -Very good course. I learned some things I did not know and re-enforced others that I did know.
- -thank you for teaching me a few things i did not know about finances
- -I am glad I took the course. I already knew a lot of what is taught but it helped to give me an extra kick in the right direction.
- -The topics are very informational. I wish these were available to me much earlier.
- -I think the class was very helpful in getting me going in the right direction
- -I would like to thank for this opportunity it will surely be of use in my everyday life.
- -I learned a great deal from this course and I am very glad I took this course.
- -This course was very helpful to me. It will help me in budgeting my money better and hopefully get money saved up.
- -I LEARNED A GREAT DAEL THAT I WILL BE IMPLEMENTING IN MY BUDGET AND DAILY PURCHASES. THANK YOU.
- -A very good program. I really feel that I learned some very valuable information
- -I was impressed with the program and learned more than expected. Thank you
- -Thank you very much for the helpful program. i especially wanted to thank for taking the time to help me out. Have a good day.
- -I really liked the voice/reading option. It helped keep my focus and attention. Thank you.
- -I am glad this is a requirement of filing bankruptcy; I found the information very helpful.
- -It was an excellent course for training and learning which will help me in the future.
- -This course was very helpful. I have written down many things that I am going to start doing immediately to better my financial situation. Thank You.

- -Thank you, I found the contents of this course to be quite informative.
- -This was very helpful to give information that I was not that familiar with.
- -I learned that having goals and keeping a budget will help me keep my finances in order.
- -The course was very helpful. I believe I can use many of the tools to start over after my divorce. Thank You
- -THIS REALLY HELPED ME IN ALOT OF THINGS I DIDNT UNDERSTAND, THANK YOU
- -Very educational program for Adults and teenagers! Thank You
- -This was an excellent course that I would recommend everyone take.
- -This was a good learning experience, thank you!
- -this class was very informative. i enjoyed it and learned things i did not know
- -This was a very easy and fun course I learned a lot of new ideas and found the audio good to read along with.
- -i learned a lot from this program that i didn't know before. i thought it was very helpful to me.
- -I just want to thank everyone who made it possible for me to have this great learning experience.
- -I enjoyed the course, only wish I had taken it years ago. Thanks
- -This course is very helpful and I can't wait to use what I have learned in my day to day life.
- -This course has been very educational and helpful to me, thank you for making this available to me
- -The course is very helpful; I am pleased to have taken it. Thank you
- -I think this is a wonderful program, i'm glad I had the chance to take the program.
- -Its been a positive experience. Will put it to good use. Thanks
- -this was a good course and it will help me get back on track with my life thanks

- -i feel that this course was very informative and can help my wife and i manage our money more efficiently.
- -I found a lot of the information helpful to me in making future decisions
- -Thank you for making this available online. I found it very helpful and informative.
- -Thanks for giving me the opportunity to take this informational quiz.
- -This was much more helpful than I thought. Thank you.
- -Thank you. This course was very informative. Even though you may know these things it is good to re-enforce them.
- -I LOVED TAKING THIS ONLINE. WITH WORK AND CHILDREN THIS WAS THE BEST POSSIBLE OPTION FOR ME.
- -The class was very helpful to me. I am eager to put the practices to work for me.
- -This was a great presentation and I will use the material I learned on a daily basis
- -Excellent course. I wish I'd had taken something like this earlier. Thank you for your help.
- -Very informative course, which will be useful to me in the present and near future.
- -The course put me in touch with financial issues I had not considered
- -Your course was very helpful. I wish I could have taken this twenty years ago. Thank you.
- -I found this course extremely helpful and learned a lot. Thank you.
- -Thank you for your course, I am better educated on budgeting now than ever!
- -I learned a lot from this course. This should be a required course for high school graduation.
- -I enjoyed taking this class; this refreshed my knowledge in many ways...and made me think!
- -Excellent. I learned much useful information
- -It was a pleasure getting the information provided. Thank you very much.

- thank you
- -Thank you, and have a nice day.
- -I recommend this course to anyone it was most helpful.
- -Thank you very much
- -I was interested in reading this course I really did learn something that I was never aware of.
- -Thank you
- -the course was not only interesting but educational as well thank you
- -Thank You so much for your help
- -i found this online course very interesting and helpful thank you
- -Very educational course. Thank You.
- -Good course. Although I knew most of it, I picked up a few important things. Thanks.
- -This is an outstanding course. Thanks!
- -Information was very informative.
- -thank you
- -Lots of good info here! I found this course surprisingly helpful. Thank you!
- -Course was very helpful!
- -Thank You
- -Thank you for this course very helpful...
- -Helps me out so i can set up a budget now. Very good course.
- -Good course. Easy to understand and convenient. Appreciated the privacy.
- -Thank You!
- -I really liked this course.
- -The course was great. Thank you.

-the course was a good way for me to keep me out debt and protect my income -GOOD PROGRAM, VERY HELPFUL -Very helpful. Thanks. -Thank You -great course, thanks! -This was a very educational course. Thank you. -Thank You! -Very good course. Should have had it before the BK! -Thank you. -I found myself relating to some of the situations. Thanks for the help. -class was very helpful to me, thank you -Thank you so much! -Thanks! -This program was very helpful to me. -This is a great class. Thank you -very informative course. -Thank you -thank you for the help i learned a lot -Thank you -Thank you. -Nice course. Thanks -The course was very easy to follow and helpful -Very helpful course. I learned from this. -Thank you for all of your help!

-Very valuable information!
-The class was very helpful.
-Thank you.
-VERY HELPFULL
-A VERY GOOD LEARNING EXPERIENCE
-I am glad I took this course.
-Course was well thought out and very easy to use.
-Your course has been very beneficial. Thank you.
-THANK YOU!
-Thank you!
-easy and very convenient
-Thank You!
-good course
-this was a great online experience.
-Thank you for the useful information.
-I appreciated this and is helpful Thank you
-Thank you for providing this information.
-thanx
-This course was great and I did learn a lot.
-Thanks,
-Thanks.
-good
-VERY INFORMATIVE! THANK YOU!
-I really enjoyed the course
-This Course was very helpful and informative.

-Was a very well put together program. Thanks! -Thank you! -course very helpful and informative -Course, instructors were very helpful Good job!! -class was helpful and understandable -Thank you -Thank you very much, class was very helpful. -Good program. Well done! -this course was good for me. -Very good course, easy to understand and learn from. -Enjoyed the course. -thanks R you were very helpful -i learned a lot...thank you -very educational...easy to understand..thank you -Thanks for your help. -EXCELLENT COURSE -Very good course. -Everything was excellent -thank you!

-thank you for the course it was very beneficial in my case.

-Excellent Program

-Thank you!

- -Thank you! I learned a lot.
- -learned a lot. good tips and advice..
- -Thank you!

- -Thanks for a great service. We appreciate it...
- -Thanks for everything...
- -I was very pleased with this program!
- -I found the course through, informative and very interesting.
- -N was very helpful with the info she gave me before starting this course.
- -Great program, I learned a lot from this. Thanks
- -this is great course and I learned a lot thanks a lot
- -THANK YOU
- -Very good course, I learned a lot.
- -This was great and flexible with my schedule.
- -Very easy to understand and informative course.
- -Thanks
- -Thank you
- -Thank You
- -This course very educational.
- -thank you this was great!
- -I would really like to learn more on rebuilding credit.
- -Good program. I learned a lot.
- -The course was GREAT! I wish I would have taken it sooner.
- -course very easy to follow and well explained
- -Great course! Thank you.
- -Thank you,
- -Thanks for your help and time!
- -Great course!
- -Thank you

- -this was really educational -This course was helpful. Thanks. -Thank You! -Thank you. This helped a lot -thx -Thank you very much. It was a great course. -Great course! -Thanks! -This course is very detailed, Very useful for me. Thanks -thank you for this web site -Thank you. -M, thank you for all of your assistance, you were very helpful. -this was very educational and informative. -Course was well written -thank you -THANK YOU!! -this was a great class, thanks - thanks for the great course. -Thank you -thank you! -good information -Was a good Course. I learned a lot.
  - -The information was helpful and beneficial. Thank you.

-this was an excellent course and I learned a lot.

-good information

- -thank you!!!!
- -I ACCUALLY LEARNED ALOT FROM THIS CLASS, THANK YOU!
- -Thank you!
- -Very good course!
- -Outstanding course! I learned a lot.
- -It was a great course and I learned something
- -very good
- -Thanks. I did learn a few things!
- -excellent text
- -This was very helpful. Thank you.
- -Easy to understand. Thank you.
- -Thank you
- -Thanks
- -Thanks.
- -Thank you.
- -Great course>Very useful
- -Good Stuff!!!!
- -Great course and very helpful!
- -Great course! I really learned a lot! Thanks!!!
- -The online course was very informative.
- -This was very informative. Thank you for the information.
- -Thanks for this opportunity.
- -I found the course to be very informative. Thank you.
- -I think this program was very helpful!
- -Thank You

- -Excellent material, very clear and concise.
- -thank you i will learn from this how to manage keep a budget.
- -Very well done.
- -Good info
- -This was very informative and easy to understand. Thanks
- -I learned alt from taking this course. Thank you.
- -I appreciate the convenience.
- -LOTS OF REALLY GOOD USEFUL INFORMATION
- -I appreciate the convenience.
- -Thanks for the info.
- -user friendly....thank you
- -Was well presented. Easy to understand.
- -Very good course i like the explanation very much.. thanks
- -thank you
- -Well Done! good information.
- -thank you for the help
- -Thanks. This course was very useful and informative.
- -The course was very informative and I thank you.
- -I wish my school had offered me this class....
- -thank you..
- -this is a very valuable course
- thank you for this online ability. Saves on my fuel bill
- -It was Very interesting the things I learned from this course
- -Very resourceful
- -Thought on line was great

-Very beneficial. Thank you for making it available
-Very informative and interesting course
-Thank you
- VERY GOOD COURSE THANKS
-I am very pleased with this test. Thanks for letting me take it.
-Thank you. I enjoyed this.
-This was very helpful to me.
-good course thank you
-Excellent Program.
-Great online class.
-thank you
-course was very helpful!!!!!!!!
-It was a good program. Thank you!
-It was a good education.
-thank you
-Thank you very much.
-i really enjoyed the class thank you
-Good reminder information
-Great Course!
-The course was helpful. Thank you!
-Thank you.
-Thanks

-Good course

-I really learned a lot by taking this online class.

-Thank you

- -I learned a lot I didn't know before.
- -Online was very helpful. thank-you
- -This course was extremely helpful to me.
- -I found the course very educational
- -This was a very good course Thank you very very much for this. Thanks
- -Thanks for the course; it was very enlightening and knowledgeable.
- -I feel there is a lot in this program I can use.
- -Very thorough, easy-to-read, helpful.
- -this course was very helpful to me.
- -Thanks
- -Thanks for all the help. I needed this!
- -i have learned a lot from this course
- -i found this program very helpful.
- -It was great.
- -THIS PROGRAM WAS VERY HELPFUL.
- -I wish I would have taken this course a long time ago.
- -A good Course, Thanks
- -course was better than i had expected
- -The program was easy to use. The chapters were clear and to the point.
- -THIS COURSE WAS VERY HELPFUL FOR ME, THANK YOU