

Money in Motion Comments 2-15-07 to 3-14-07

-This was very helpful and will make my financial situation easier to understand and easier to work with.

-This course was very helpful and gave me insight into how I can help family members. I know now that a budget and setting goals (and writing goals) is key to financial peace. I am glad this is required and I wished I had some training before. God Bless You

-Very useful and informative. Definitely a MUST in any financial planning, counseling, or bankruptcy program.

-Excellent program!!!!

-I really like how easy the program was to use. The information was easy to understand and read. I would recommend this course to others.

-I appreciate the straightforwardness of the program. It made me feel at ease doing it. Thanks

-I feel empowered by the knowledge learned and also don't feel as guilty from the situation I ended up in. I anticipate that getting out my file cabinet, setting up folders for keeping track of finances and setting out to create a working budget, that I will now be able to start building my credit back, get the things I want, and feel good about myself again. Thank you. I listened to the audio presentation throughout the class as I also read it. I feel this really helped to impress the information. Thanks again.

-I enjoyed the course and learned several pieces of information I was not aware of, before the test. It should be given not only to people in financial problems, but to all individuals before reaching the age of adulthood.

-Honestly, after reviewing and reading all the information and taking the tests at each chapter, I am excited to start my new life on a budget and get control over our money matters. Thanks for your help!

-this is a very informative program, i believe it should be implemented in high schools to graduating adults so that have a better understanding of money issues. it is a wonderful program and one that i know will change my financial future. a five star program

-I feel that I have come away with a different perspective regarding budgeting. I have mostly just set a budget that never worked. The idea of setting goals and monitoring to the last cent my expenditures is something I really never thought of. I believe that I came away from this course with a renewed vision. I believe I can achieve financial security in time and still enjoy the present.

I took this course because I filed bankruptcy. I wish I had been made to take this course by law in order to qualify for any type of credit and maybe I wouldn't be taking it for the reason that I did. Thank you for the knowledge you have given to me in this course. I will put it to good use and keep with me always.

-I wish a course like this was mandatory for all college students just like having to take a course before first taking out a student loan. It would also be nice to see a course like this offered for seniors in high school. This has helped me a lot, and I at least know that there is a future after bankruptcy even though it will be a hard road. I have always stressed about my finances, and know that stress has made my disability worse. Now I feel that I can use these tools in the future and not stress over finances. Thank you. :)

-Thank you for your help...I would say "budget" is the # 1 place for me to give attention to in my life. I am 73 years old and, have never in my entire life until recently ever failed to pay anyone anything due them, and these last few months have been deeply ashamed of all this that has happened, deeply ashamed of the condition I had allowed myself to fall into financially...With each step leading up to bankruptcy it was simply another way I tried to move my finances around to stretch and cover everyone, thinking I could eventually solve the situation...Again, Thank you for the help provided to me,

-I thank God for whoever came up with program. It has a lot of things that i plan to put into action in my life. It was so very much informative to me that I just can't say thank you enough. Thank you.

-I now have a much clearer understanding of how credit works and what I can do to improve my credit. In addition, I can actually see myself setting my goals, making a budget according to them, and achieving my short term and long term goals. Most importantly, at the ripe age of 48 I am not HOPELESS anymore. I can do it!

-I was quite skeptical about this course at the beginning. I am absolutely thrilled with it now. I will share the information with my children so that they do not make the mistakes I have made. This course was very well written, easy to understand, and quite valuable.

-The information was very helpful and I found it an interesting read. Thank you

-Wow this really made me think. Thank you!

-At first I didn't think that I would learn anything, but I found that there really was a lot I didn't realize. I especially learned about what my spending leaks are and am going to set goals for my self and my family. Thank You for offering this online opportunity!

-It is so user friendly and I love the audio!

-THIS COURSE IS EXCELLANT, I FOUND OUT ALOT OF THINGS I NEVER KNEW. I RECOMMEND ANY PERSON IN FINANCIAL TROUBLE TO TAKE IT. THANK YOU

-Excellent course and materials.

-THIS IS A WELL DEVELOPED PROGRAM. IT WAS VERY INFORMATIVE. THANK YOU

-I will certainly create a budget.

-Everyone was very helpful and courteous at all times. The information was eye-opening and extremely useful. The chapters were clearly presented and easy to follow.

-I feel that I have been more informed to have a fresh start. Not only will I not have these problems in the future with debt, I will be able to save. I have a goal to retire by the age of 55 and believe I will be able to achieve this with what I have learned.

-Web Course was easy to navigate by design.

-Very good program. Thank you.

-Very good learning tool...I enjoyed the private setting of my home. online was the right choice for me.

-Thank you for helping me understand the changes I need to make, to better my family

-The program was well put together. It would be nice to see how you did on the original test, so you can see where you improved at the end. I do like the pre-test, with the information following. Well done, I think the ideas in here should help me. Thanks

-I learned and read things that I didn't know, This was very helpful to me.

-Very helpful.....I learned a lot...glad to take be able to take this course

-thank you for this online course it was very helpful

-Well organized and well laid out for presentation.

-THANKS

-I am sharing this with my friends. It was very helpful. More realistic then I expected. Applicable to real life

-I've learned a lot I didn't know about credit and budgeting. Thanks

-Thank you.

-Thanks, I really learned a lot and a great eye opener to my inadequacies. This is very great. Thanks again.

-very good on-line program.

-THIS COURSE GAVE ME VERY HELPFUL INFO, AND I WILL USE EVERYTHING I HAVE LEARNED FROM IT, TO HELP ME IMPROVE MY FININACIAL SITUATION, THANK YOU

-Thank You!

-good program for budgeting

-I wish this class would have been offered 20 years ago. I learned a lot from it.

-I have already implanted a budget before this course. But I do find that income does play a major role in a budget and little things happen in between when your income does not come in the amount you have calculated.

-THANK YOU AND THIS WAS VERY HELPFULL

-I would like to thank everyone at credit counseling for putting together a great program.

-I had some form of a budget, but by completing this course I have learned quite a few things that I can do to improve my budget. I am glad that I can use the information that I have learned and apply it to my life.

-I found this program very helpful and gained helpful hints and knowledge to help set up a budget to use at home.

-I am glad that the decision was made that when filing u have to take this course. I have learned a lot and feel like I may manage my money in better ways now.

-Very good course. I made copies of every page for later review. Thanks

-thank you

-Thank you for explain all this information to me.

-Not as scary as I thought it would be.

-Thank you for your help. Will not go the same way that I did before.

-Program was great filled with tons of useful information, Glad I took this and will honestly and definitely apply this to my life.

-It is amazing how ignorant we are, and how credit card companies can get away w/ any thing.

-Thank you very much!!

-THIS WAS A GREAT LEARNING EXPERENCE FOR ME. I HAVE LEARNED A LOT OF THINGS

-very nice program should be very helpful in the future

-Thank you.

-Very Helpful course. I learned a lot on how to start managing my money.

-She was very informative, very friendly

-Enjoyed & learned a lot in this class

-This program taught me many things about credit I did not know; the information was very helpful and also will be useful in the future. Much of this information I wish I knew of along time ago. Thank you!

-very helpful information

-This really taught me some key items concerning Government Laws and how they impact my everyday life

-This was very comfortable to take in my home and easy to understand. I will use the information and liked the fact I could print the chapter information. Thank you

-working on saving money for a budget.

-Good course and I will do my best to follow this guidelines..

-This was the best and most thorough training I have ever had on finances and budgeting.

-Add techniques to quickly rebuild credit after bankruptcy.

-I benefited from this course. Anxious to put in motion.

-Many things have to go into keeping your head above water!

- I found the course well written, easy to follow and very informative.

-I found the information very helpful, certainly there were items I did not know about. Thank you for this opportunity to learn with tools to put this learning into practice.

-Very good and useful information I can save and learn from, thanks.

-Thanks for your assistance. I learned how to make a budget and how to keep myself from over spending.

-THIS WAS VERY HELPFUL AND I DID LEARN THINGS I NEVER NEW ABOUT AND THEY WILL BE HELPFUL TO ME. THANKS

-I learned things I did not know and will be more cautious about in my future dealings with people and companies

-I should have taken a course like this, and had a budget long ago. Excellent materials. I'm going to read the 8 chapters I copied a number of times and recommend the course to friends that may get into financial difficulty. And I'll keep a budget and reconcile my bank stmt. monthly. Thank you Much!!!

-thank you for the program.

-thank you for a good course

-thanks

-EXCELLENT INFORMATION.

-Thank you, I have learned a great deal. I know now what to watch for and thank you for your help.

-It was a great experience. I learned several things I will be using from now on.

-The information provided was concise and put forth in such a manner that implementing the ideas will be very simple.

- I actually really enjoyed it ... Made me think

-This course should be taught in high school.

-Thank You for creating the course. You kept it interesting and easy to read. It gave good information that I took note of.

-Thank you very much. This is a good program and I've learned a great deal from it. So thanks again..

-Thank You

-I appreciated the manner & attitude that the instructor had. I did not feel embarrassed about filing bankruptcy. I was made to think about correcting my mistakes.

-I was glad I took the course.

-Very helpful

-I really did get a lot from Money in Motion. Spent a lot of time with the book. Thank you so much and I look forward to a better life & future.

-This course was and is very helpful, it is one of the best things that has changed and will continue changing my life financially. Thank again

-The book and class was very helpful and educational. I attend to your materials from the book and class to make a good future for myself & children. Very well taught by great teacher. Thanks

-very nice man and very helpful. Thank you

-I learned a lot from the teacher, answered questions very good, explain very good & very patient

-very good in helping with this book.

-The telephone test went very well for us. My husband is in the hospital we were able to call from there, also very helpful for our future. Thanks so very much

- very helpful and I enjoyed the program with him.

-I will keep the Money in Motion book handy and refer to it often, until I am accumulated to the budget and meeting my goals. I am 64 years old never had financial problems until the last couple of years. I did not believe I could learn anymore-the Money in Motion. proved me wrong.

-I understand that letting some people should have the knowledge about the different acts, as in Chapter 7, that was presented today. I myself obviously had some trouble in that lesson and that lesson alone. Other than that I think I will definitely benefit from what I have learned in the last three hours. Thank You.

-This course will be very helpful for me to start my new life and set a better goal on my finances.

-Very helpful

-There were several things I have learned in this program that I will put into effect to rebuild my credit. Thank you.

-I REALIZE HOW IMPORTANT A BUDGET IS NOW

-Very well done and easy to use.

-Thank You very much for allowing me with this information.

888-it was great.

-The knowledge I acquired from this course will certainly turn my life around financially. How wonderful to have the opportunity to have this course available.

-Thank you

-I have found the class very useful for my future.

-Something similar to this course should be offered as part of a "no cost" mandatory curriculum at the high school or college entry levels, educating and providing tools to possibly prevent individuals falling prey to the pitfalls of low to median income life(my case specific) and the temptations and deceptions associated with poorly handled credit and lackluster budgeting skills/knowledge(at any income level). I know had I been better educated and equipped with the knowledge of the importance of FICO scores, the inner-workings of credit reporting bureaus and their reports, etc...my journey would have been somewhat different than what it is at this time. The information comes to me literally "a day late and a dollar short"...or actually \$100 plus dollars short for having had to pay for this course at a time in my life where financial struggles have only been made more profound for having had to do so....oh the irony.

-with this course and a fresh start, I feel I wouldn't make the mistakes I made in the past, and will be able to save for the future regardless of how much money i make. thank you

-Lots of good practical information to take me back to the basics of personal financial management.

-THE SECTION THAT I FOUND REALLY HELPFUL WAS THE BUDGETING AND SPENDING LEAKS. I WILL SURELY KEEP BETTER RECORDS AND KEEP MY GOAL CARD WITH ME AT ALL TIMES.

-This course was so helpful to me it really gave me a sense for a strong budget for my family.

-this will help me, lot of good info

-This course was very helpful and easy to understand.

-Thank you.

-This program showed me that I can budget my money and have goals to save up for things I want.

-This is a wonderful tool for people like myself and my wife as I have had to take a good look at my finances and have clearly learned how our spending has gotten us in this dilemma. I now know what is expected of me as a consumer and the responsibilities I accept when dealing with creditors. Thanks

-I feel there was a lot of helpful information contained in this course.

- thank you for every thing cccs.

-I have a better understanding of bills and money. thank you

-I'm not sure if it says this at the beginning of the course or not but it was helpful to me to copy each chapter and save them to my desktop. I titled each one so when it was time to test all I had to do was open and refer back to the file needed for that question. This was easier for me than printing it out. Besides paperless is always better. This course was very helpful to me. I thought I knew how create a budget for myself but I realize after completing this course that I needed help. I've learned the skill of how create a realistic budget along with lots of other helpful financial information that will keep me on track for the rest of my life. Thank you for providing me with some of the most helpful information I have ever received in money management. I took this course because I filed bankruptcy. I wish I had been made to take this course by law in order to qualify for any type of credit and maybe I wouldn't be taking it for the reason that I did. Thank you for the knowledge you have given to me in this course. I will put it to good use and keep with me always.

-I thought this was a wonderful and very informative course. I plan to use everything I learned to make my life a lot less hectic. Thank you.

-Great Course. Thanks.

-I am happy I took this and I am very happy that the information was helpful for future reference.

-I will use the information in the future and I am very glad that I took this course.

-This course was very helpful to my current lifestyle...I will use what I learned to help better my current and future financial situation. Thanks much!

-thanks so much for this information.

- great information I would not have received otherwise.
- Thank you, I so want to keep within my budget/my goals for the rest of my life.
- I thought this program was very interesting and helpful. I am excited to get started using my goal card.
- I really learned a lot from this course that I'm going to apply in my everyday life. It was so educational.
- Very informative! I actually learned some new stuff today.
- This course was very helpful in helping me to understand where I went wrong in handling my money and Credit cards and also with showing me how to have my money help me to pay for my needs and to be able to reach my goals. Thanks so much.
- thanks
- Great program. I learned a lot.
- Thank you it was very helpful
- I think the information that I read was very helpful and will help me to manage my finances a lot better. Thank you
- I found this course to be very informative. I did not have access to a printer during this course and I would very much like to have the information contained here in print for future reference.
- THANK YOU IT WAS EXTREMELY INFORMATIVE.
- It's scary when you put your budget on paper and see that the money you earn isn't covering it, but it forces you to start thinking, make that budget, get tough on yourself, and make improvements.
- The course gave me confidence that now i can set up a budget for my home that actually works for us.
- I found this to be very helpful!
- This course was informative and helpful. I especially liked the review section, where if you were unclear, or unsure of your answer, you could go back and review the section. This is an excellent tool for credit counseling and one that I will refer to others.
- I have a better understanding and plan and really wish I would have done read this a long time ago!
- I got a lot of helpful information.
- Thank you for your excitement, it really made the class interesting.
- Good information will help in keeping credit in check.

-I didn't know it was too late to start all over again in my financial situation. Now i can have control my expenses. This class and the instructor allows me educate myself in my future financial situation. Thanks you were great, interesting & funny. You made the class very easy to understand.

-Great class! very informative

-Book was very helpful especially the savings part. Will use some of the info.

-Thank you

-This was a great overall tutorial about how to manage money.

-Thank You for all the help, and for the advice. I will follow it starting tomorrow. Thank You!

-This definitely got me to the realization of how bad my wife and I need to budget our expenses.

-This was a great course and should be used for everyone! not just people in financial trouble. Thank you so much for all the information and knowledge I have gained from this program. -Thanks!

-Not nearly as boring as I expected. Thanks!

-thank you

-Thank you!

-Thank you.

-Course was easy to navigate and well written.

-I am surprised that I really did learn some things from this course. Thank you.

-Thank you for providing such a useful course!!!

-THIS WAS SO HELPFUL. I WISH I HAD READ IT BEFORE I STARTED WITH CREDIT. ITS GREAT. THANKS FOR THE HELP.

-This course was very helpful and I learned a lot in reference to the new laws and programs currently in place. I think this course should be offered to everyone thinking about opening a credit card, buying a house etc. The personal budget will be helpful in aiding me with my new start.

-This was easy to follow, I highly recommend learning online, thank you

-Very Useful information! Thanks

-So enjoyed the information it was well presented and was very comfortable.

-Thank you.

-Thank you!

-Program was very informative. very prepared in giving the course.

-He was comfortable, excellent and treats everyone as a human, not an idiot.

-Thank you, This will help me with my future budget planning.

-Even though I have taken the test, I may not get the results, because I lack the \$50 that is required.

-It lasted quite a while longer than was indicated.

-I enjoyed having the class on-line.

-This was a very worthwhile program for anyone who would like to better manage their money.

-This was very helpful and I learned a lot of thing that I was doing wrong I will do a budget now

-I learned a great deal from this course. I didn't know there was something out there to help me with my budgeting skills. Thank you!

-this class I have taken has shown me the importance of maintaining a budget, that relates to my income. thanks for all your help

-good course

-I found this very useful and informative.

-The information was excellent.

-thought this would be a pain to go through, but I really enjoyed it and think I learned a lot from it. It will really help me set personal and family goals and a budget for life!

-Thank you for a helpful program!

-I think this will help with me with my goals and I like the spreadsheets to as a tool to get me started.

-LEARNED ALOT THANK YOU

-Thank you it is a good program.

-course was very informative

-This program is very Educating and I enjoyed it very much.

-I found this information very useful

-I actually thought there was very good information in the course.

-Great course, I should have done this months ago. Thanks so much.

-Thanks for help

-I am thankful that I got the opportunity to take this course. I have learned quite a bit that I did not know and will be working on a budget that will fit my goals. I will be starting on it tomorrow (well, really later on today) to get my life on the right track. Thank you once again for such an insightful course.

-excellent

-This information was thorough and presented in an user friendly way.

-The course covered some areas I never thought about. It was very informative.

-I feel that this course will really help me get on a good financial track. Thank you.

- I WILL TAKE WHAT I'VE LEARNED AND USE IT TO BETTER MY FINANCIAL GOALS!

- Thanks for everything

-I truly learned more than I thought I would. This is a very good course.

-very interesting. I wish that the class was smaller.

-Enjoyed the girls, was able to understand well

-I have a clearer view of some of my financial responsibilities and need to take a step back whenever there is a little confusion with contracts and purchases.

-THANK YOU, THIS WAS VERY HELPFULL. I HAVE ALWAYS WRITTEN DOWN MY LIFE GOALS BUT NEVER MY BUDGET AND FINANCIAL. WHICH IS WHY I AM HERE TODAY, THANKS SO MUCH I WISH I WOULD HAVE TAKEN THIS BACK IN HIGH SCHOOL NOT 11 YEARS LATER.

-It seemed like every mistake I made with my finance could have been avoided if I had know a lot of this information. I made almost all of the mistakes that were mention during the course. If I would have had this course earlier in life maybe I would not be in the mess I now find my self in. I think every young person should take this course and that it should be a required class in both High School and College.

-learned a lot I didn't know

-I learned a lot from this course, very informative, I will use all I have learned to budget my finances and never get myself in a mess again. Saving for my future is very important to me. Thank you

-The time requirement was punitive. I am able to read, retain and understand all the materials in a much shorter time frame. If the reviews and final are 100% correct requiring 115 minutes is unnecessary.

-Thanks for the information!

-It is one thing to know something and another to be able to follow through!

-Very compact, had useful information and quick to complete.

-Some people read faster than others - the idea of ensuring the material is read and understood should be done by pre-test/test scores, not just a flat total time limit. Other than that, the course was exceptional!

-very informative. I wish I would have learned this in high school.

-Thank you

-This was a very useful program!

-being able to save the different budget forms was a big help !

-I will be able to use information I obtained from this course.

-I will recommend this course to others for educating themselves on their personal finances. It was extremely informative and easy to understand.

-Very well done. Easy to use. Informative.

-Before taking this course I felt I knew most relevant information regarding money, bills, finances and credit and that my situation was based solely on unfortunate circumstances out of my control therefore I won't find myself in this situation again. However, although what happened to cause my hardship was not up to me I could have handled things differently all a long for years so that I could have been better prepared for a situation like this. I have gotten a lot of useful information out of this course and will recommend it. Looking back I would suggest all high school students take something like this course before they venture out into the world. It would be useful knowledge before all the opportunities for mistakes present themselves.

-The class was very informative

-I HOPE THIS ALL CAN BE A FRESH NEW START TO CHANGING MY LIFE AND FINACIAL FUTURE.

-Thank you!!

-I Think this course was very informative.

-This course was very helpful and informative

-The course was very helpful and will be a great part of my life to help me stay on course. Thank You

-Even though I thought that I knew alot about finance I did find a lot of the information helpful. I learned a lot more about different terms that I was not familiar with.

-This course was very helpful in allowing me to set some personal financial goals.

-Easy to understand, it wouldn't hurt anyone to go through this course even if you're not having financial difficulty.. use it as a learning tool.

-The main concept I took from this course is that having a budget/plan/goals and trying but failing, is much better than not having them. Thank you for this course. My wife and I are already on our way to examining our goals, tracking our spending, and creating a real budget for our family.

-thank you for helping me!

-This will change my way of living.

-Much better than my telephone call with I believe his name was Brian who told me I was a loser, can't afford what I have - and get a job.

-What I liked: I liked the sample budget sheets and the explanation of how a small difference in percentage points (on a loan) can have a large impact.

-This in-depth course was much better than the pre-filing course. It took a long time to go through it in detail, but I felt this was time well spent. I recognize myself in many of the scenarios and feel much more confident that I can create a budget in order to meet goals. I do not feel as overwhelmed by my situation as I did before the course. Thank you.

-Very Good

-Very user friendly, Thank you.

-Very Good

-it was very informational, i needed this and gave me a new look at things

-By taking this class it was very helpful to me and made me understand a lot of what I need to do and to get accomplished. I just wish I would've taken it sooner.

-I learned a lot from this course and I am glad that I took it. The information that I learned in this course will help me out in the future. Thank you

-THANK YOU VERY MUCH I WISH ALL CREDIT CARDS COMPANIES WOULD HAVE THIS COURSE. SOMEONE NEEDS TO MAKE THIS COURSE AVAILABLE FOR HIGH SCHOOLS KID THAT ARE GETTING READY TO GO TO COLLEGE. THANK YOU VERY MUCH FOR THE HELP.

-I learned some very helpful financial tips from this course.

-I thought the program was very helpful in understanding money management. Thank You..

-Clarify the various federal acts

-some of the questions were not clear enough. So some was difficult to answer

-got a lot of good info to help me for the future

-Very informing. I plain to use all the tools from this program.

-NO COMENTS, THANK YOU

-very helpful course. thank you

-This course was extremely helpful and I'm looking forward to implementing the tools I learned. It is giving me hope that we can be financially secure and won't have to work until we're into our 80's !
Thank You!

-I original thought this class was a joke but it really informative. I wish I would have taken it sooner.

-This is highly informative and educative. Have I known what I know now, I would have been able to manage my credit better and avoid bankruptcy. Keep it up it's helpful.

-It was very helpful and I will try to put this in my life too.

-I will not own any more credit cards.

-Very informative. I learned a number of things that will help get my financial house in order.

-Great course, I learned a lot

-The information we learned from this program was helpful and we will be incorporating it into our financial plans.

-10 years seems like a very long time after filing bankruptcy to get my credit in a better place. good luck to me

-very helpful information

-This was very good and helpful. Thank you

-this course made me more aware of what was out there. Thank you.

-I came away with much more knowledge about finance and I feel that I can move forward in my life now.

-This class provided wonderful, useful information.

-this program was very easy to understand and helped me to know how to start a plan for getting me financially stable, it was very informative
thank you

-Very good program, it has helped me a lot.

-I learned a lot from this coarse and it will help me now and forever

-If I had had this course 10 years ago, I would be better off today.

-thanks

-thanks

-I Learned many things I wasn't aware of.

-I found the information very educating and valuable. I will apply the information to my own personal finances!

-The course was a big help, and it should help me financially in the future.

-Thank you for your time and help with everything!

-I had a little bit of trouble with comprehension so i had to take more time in going back but that is just me. I'm very grateful for this program. I really think it will help me! Thank you very much and doing this on my home computer made it easier for me than to have someone there watching me. Thanks again.

-THIS PROGRAM GAVE ME POINTERS TO USE WITH OUR FINANCES IN THE FUTURE. I THINK THAT SETTING GOALS WILL BE A HUGE HELP FOR US.

-Thanks a lot.

-More budget information would be helpful.

-This won't happen again!!!

-Thank you

-This course informed me of some new ideas and ways to better control my future expenses as well as reminded me of things I had forgotten.

-This helped a great deal and I will use what I've learned. The excel forms are good tools and will make it easier to accomplish my goals.
Thanks

-learned a lot of information. Great course

-i have learned a lot with this program I will be able to use in my home to help me budget our household and able to let me save some money for the future.

-The course was very helpful.

-HAVING A BUDGET AND SETTING GOALS WILL BE A MUST FOR ME. I FOUND THE COURSE TO BE A MUCH NEEDED LEARNING TOOL FOR MY NEW LIFE. THANKS SO MUCH FOR YOUR HELP. SINCERELY,

-I learned a lot and it reinforced lessoned already learned. Thanks!

-Very informative and helpful.

-Thank You!

-well designed program

-Thanks very much.

-I want to say I learned a lot on this program. Thanks to all the people on this program.

-excellent teacher. If I had talked to her years ago I would have been in better financial standing today.

-Thank you!

-Thank you

-Was very nice.

-Good program and course of instruction.

-Thanks. I hadn't considered a budget before, but may be possible now.

-Very informative course.

-It taught me a lot about what not to do that I didn't know.

-I have been on a budget since the first credit class.

-Not only helpful, but motivational as well. Thank you.

-Thank you for making this easy to understand.

-HAVING PREVIOUSLY ESTABLISHED A BUDGET RECENTLY, THIS CLASS EXPANDED THE KNOWLEDGE I NEEDED TO REACH MY INTENDED GOALS.

-COURSE WAS "TO THE POINT", NO TIME WAS WASTED.

-I really enjoyed this course!! It was extremely eye-opening to me. I am 40 years old and thought I knew everything about my finances and was very surprised to learn that I didn't. I printed out the entire course and am going to put it into effect, so I can change my current way of living for the better starting today! I am also going to make a copy for my 16 year old son, so I can give him something that I wish I had been giving at his age!! Thank you again!

-THANK YOU.

-Great Program!

-This course should be taught in high school...If I only would have known then what I know now...

-Very useful information, and this should be given to a lot of other consumers. Thank you,

- I think this course should be offered in high schools and to freshmen in college. I think if more people read this course there would be less need for liquidation of debts.
- I was very impressed with how easy it was to read. The examples of situations helped. I am looking forward to using the budget. Thank you
- Very good and useful information.
- Thank you for your help.
- Center needs improvement.
- Very informative course. I will utilize these learned strategies in my financial life.
- I appreciate everyone who has contributed to the completion of this bankruptcy
- The time required to complete the course was reasonable. I learned something from the course that I have never known with regards to the material and information provided. I printed each chapter and plan to refer to them and along with setting up my budget and establishing goals.
- Thank You!
- I thought I was well-educated on this topic but this course identified many areas where I was not educated. In addition, I did have certain biases regarding establishing a budget that were eliminated during this course.
- great course I would recommend this program to many friends and family. Great job.
- Thanks for the info.
- thank you very much
- More beneficial than I imagined!!!
- I will never over extend myself in debt again Also I will still help my friends, but not if it will cost me pain and suffering in the end. And I will use credit cards very wisely
- I enjoyed the program. It gives me something to think about like planning a budget and how a small amount of money earned can make a big difference in the long run
- VERY GOOD CLASS.
- THANKS FOR MAKING IT PLAIN AND SIMPLE TO UNDERSTAND.
- JUST WANT TO SAY THANK YOU.
- Very helpful information.

-very efficient, and very fun! Thank you!

-In this class I learned so many things in my life about budgeting.

- very helpful in the information that was given, even the material that was given, gave us tips to use in the future. It was greatly appreciated.

-Thank you

-thank you!

-I felt the illustration of how they showed examples was very helpful.

-Great Information. Thanks so much

-My daughter also took this and learned from it. thank-you

-Young People should take this course.

-I have learned a great deal to work on a budget and to set goals for the future and how to meet those goals set.

-Thank you for developing a program like this. I will use it in the years to come.

-I wish I had had the opportunity of taking this course in High School. I think it should be mandatory. It would be a lifesaver for so many intelligent, but sadly not money literate. It has been very helpful to me and I hope I live long enough to put the advice to use. Thank you.

-I think it is very helpful. I would like a copy of all the info to go over again.

-This program is terrific. Even though I filed individually and took this class on my own I printed all the chapters for my husband to read also so that he and I can now get more on track and achieve our dreams.

-very helpful information that i will use

-I learned a lot from this course. It was really educational.

-the program is very good. Thank you !

-I found this course very informative with tools and information that I can better my future.

-they should make everyone who applies for credit the first time take this test, not wait until they need it.

-This course will be very helpful in future

-Although, I believe I could pass the test without reading the material, I was reminded and motivated to use the material in a more pragmatic manner. I also learned some new information which will be helpful going into the future. Thanks. I enjoyed the experience and have

started to implement some suggestions in the Microsoft Money program that I use.

-I think this information can help me in my life for me and my family. This information is something that I can teach my children so that they will go through the same problems I went through.

-There were things that I learned and will implement in my life.

-This course made me more sure of how I have to improve my financial life and to make it happen, I know I have to use what I have learned from this course. Thank you.

-This is a great program. I learned a lot from it and plan on using this information to better my financial future. Thank you!

-COURSE INFORMATION IS VERY HELPFUL.

-VERY HELPFUL

-I wasn't really sure what to expect when I began this program. I came away from it with a lot of excellent ideas that I've already begun implementing into my life. I really appreciate the information that I was given. Thank you.

-I liked how the chapters were laid out. The material was thorough, yet easy to understand. It was very helpful to me.

-THANK YOU FOR THIS PROGRAM IT HAS TRULY HELPED ME OUT. STAY BLESSED,

-Thanks for all your help

-This is a lesson that needs to be prompt to new credit card users. It will help them to be smart in using credit cards and prevent bad experiences as we had

-Thank you

-fun and interesting. Very informative. I feel I have learned also in 2 hrs.

-Thanks!

-Everyone was great to work with-thank you for understanding.

-I, without a doubt, have received an education with this course. Thank you,

-Very good course with a lot of new ideas for me to incorporate

-Thank you!

-Thank You!!

-The information and testing was very helpful and informative. It was actually an enjoyable, interesting experience.

-This was very good! Should be a standard course in school

-Good course Thanks

-This program was well worth the time I spent reading. I learned a lot that will help me in the future.

-i found this quite helpful, one thing was the having savings at the top of budget. Rick

-This was very interesting and educational, I really am going to try and budget.

-Thank you for this course. I learned some things I did not know!
Thanks very much!

-I have started using a budget, and will make an effort to start putting savings first.

-This course was very helpful and informative! If I had the knowledge then that I have now I would be in a lot better shape. I will recommend my friends and anyone that I know to take a course like this even if they don't feel they need it. In my opinion, this is a very necessary course that should be taken by everyone.

-thank you

-thank you

-Thank you for this course, i think it will help me out a lot!

-I am very please on how detailed the information was. The life examples helped to better visualize certain situations.

-very helpful- useful information

-This class was helpful to bring things to mind that you haven't thought of before.

-Seeing this information on paper or I should say in your text book make me realize making myself a budget is not such a hard task.

-Too much background noise. At times the instructor was hard to understand & hear

-very helpful, Thank you will keep this book to fall back on

-Very insightful, informative, common sense, Good Ideas

-Its helpful even for those not in credit crisis.

-excellent and the people when i called in to find out about the program were nice.

-This course should be given to all kids when they reach 21.

-I have learned a lot of things. This class/session was more than I thought could be useful. I feel Money In Motion is a valuable tool. I wish I knew about this long ago.

-This program is very knowledgeable.

-great learning tool

-This course is a great tool

-I wish that this program was taught in public school at an early age and expanded through high school. Everyone should know what I learned today. My financial life would not have been so chaotic. I have learned a lot.

-The staff at CCCS was very helpful in my learning new approaches for keeping credit and budgeted -- they were very helpful.

-very efficient instructor

-instructor was very helpful

-This course is very helpful in succeeding my financial responsibilities in the future.

-Thank you.

-Very good course

-I enjoyed this course and learned a lot. Thank you.

-Course was very good information to incorporate into my financial goals and life with very good examples.

-I've learned very important information that I needed to know. Class was very helpful.

-I learned a lot about budgeting, spending money & setting goals was the most important, and been and do it.

-i did learn some things from this course, thank you

-This course has showed me ways to fix my bad spending habits. Thank you

-Thank you so much, I have a deeper understanding for the budget and our goals. This is a very difficult time in our lives. I hope we never see this type of difficulty again and I'm sure this course has helped. Thanks again

-Very, very useful for my future

-This course was very helpful. The information given is perfect for anyone wanting to improve their finances.

-This is a good budget program

-Thanks to this program, not only will I make a budget, but I will try my best to stick with it. Thank you.

-I have already begun a budget, and am adhering to it. I understand my goals and hopefully can stick to my plan.

-great information thank you

-I thought that this class was very well presented. This is something that should be taught in the public school system to prepare our children for adult life. I feel that my life henceforth will be fruitful. Thank you very much.

-This program is the best! Thank you!

-THIS GAVE ME SOME NEW TOOLS TO USE IN MY LIFE.

-This was a great program

-This course helped me to realize that I need to make payments on time, keep a budget, and provide for savings for our family. It had great ideas on how to save money and how to budget within our means.

-This course was full of valuable and life-changing information. I wish I had been equipped with some of this knowledge before my finances had taken a turn for the worse. However, this information will benefit me in the future.

-This class was extremely beneficial to helping me formulate a new beginning. I wish I had known all this years ago.

-Great Coarse, Excellent Instructor

-Could have used a rest room break midway through coarse.

-This program was very informative and helpful. I plan on use the material

-Thanks. This will really help us out with our credit rebuilding.

-GOOD EXPLANATIONS OF THE STRATEGIES AND MATERIALS OFFERED TO HELP IN MY FINANCIAL SITUATION.

-We are making file folders as soon as we're through. I wish I'd taken this course 50 years ago.

-I could have used this many years ago. Very informative and very true. Thank you for the opportunity to have been able to take it. It has been several hours very well spent.

-It makes you stop and think about how you want to live your life, and not make a mistake a second time around. -good course content!!

-great information tough test though

-I would certainly recommend this class to others, even if they do not file bankruptcy.

-It was a lot more interesting and helpful then I thought it was going to be.

-I enjoyed the course. There were some things I needed to learn. I understand there is a book of this course, Money in Motion. Could you please give me an address to purchase it. I would like to have it as a reference. Thank you for your assistance. -It was every interesting and I have learned many points.

-The course was very useful to use in my home life

-with this information that I have just learned , I will start a new year with confidence and take what I have learned from past mistakes to never go there again.....and to budget and save for the future....thanks so much.....

-Thank you so much for the information. I wish that I had taken this course years ago.

-I found this to be very educational, and I learned some things differently that I thought I knew correctly.

-Thanks for providing me with this learning information

-I FELT I LEARNED ALOT OF GREAT THINGS TO HELP ME, AND THAT WILL HELP ME REACH MY GOALS. THANK YOU FOR THIS GREAT PROGRAM!!!!!!

-I learned a lot.

-I actually enjoyed the course, and printed EVERY chapter, so I can refer back to the text when needed. I will keep all for text in handy for a while!

-Have received a lot of valuable information in a short time. I did not think I would enjoy taking this but I did.

-Thank you very much

-Thank you so much for this. It will help me in many ways of my life I have learned a lot. Thank you again

-Good program, I wish I would have considered this sooner

-Course content was well organized and quite beneficial.

- This was very helpful and informative.

-The audio feature was a huge help.

-The content was easy to read, follow and understand. I like the information and excel spread sheet for developing a budget. I would have liked more information about how to recover from a bankruptcy.

-this will help me in the future

-Thank you.

-The course surprised me. I thought it would be a waste of time, but found out differently!

-Thank you!

-I liked the audio part made it easier to understand like there was a teacher there

-MADE ME REALIZE WHERE MY SPENDING LEAKS ARE AND HOW TO GET MY BUDGET UNDER CONTROL.

-good info

-This course taught me a valuable lesson in how simple interest can work for or against you. I must say, that at almost 50 years old, I never realized how interest really worked FOR me in the past. I do now, and will work hard to achieve my personal goals, limit my spending, keep life simple, and hopefully, God willing, can retire a happy man someday. Thank you!

-Very Thorough and helpful for me. Thank you

-I appreciated the downloadable tools to help with a budget

-The course helped me better understand my finances, I also liked the information on how to obtain a free credit report -I learn things I didn't know and that will improve my life

-THIS PROGRAM WAS VERY INFORMATIVE.

-I believe this will better help me with setting goals to accomplish my budget. I plan to implement what was discussed on this online training. Thank you very much.

-this ought to be a mandatory course in high school as well as prior to taking any major loan.

-I learned a lot of tools thru this I plan to apply to my future to stay on track with my finances.

-very educational

-I can not see the reasoning for having to take 2 hr. for this online program. I believe that some of us can take this course effectively in less time.

-Valuable information

-It is information I mostly already know, but it helps you stay on track when you hear it periodically.

-I thought this was helpful

-Great course

-Thank you.

-GREAT MATERIAL FOR READING.

-It was helpful for me and to my wife as well. We are thankful for this program. We read and learned about some things we never knew about before. Thank you.

-This course was very helpful to me, thank you.

-hope to never see you again :)

-Very informative class

-I now realize that it is important to spend (more) time on my budget and make a savings plan at the top of my list. THANKS!

THANK YOU BUNCHES!!!

-This course was really helpful I recommend this course to everyone!

-The information provided helped me to see the direction I was going. It also enlightened me on some things I didn't know. Thanks for the opportunity.

-Thanks for helping us with our financial future...

- I found this Training Course to be very rewarding

-This course has made me aware of areas where I fell short in my finances and has provided me with solutions and steps to take to improve in these areas. I am going to set goals and budget towards those goals so that my financial future and credit score will improve. I was very pleased with the online version of this course.

-I was very amazed at the user friendly computer directions. The guy on the recording (play mode) spoke clearly, slow and was easy to follow and understand.

-The information in the Chapters will be used in my futures. Thank you.

-Thank you for being so thorough with this information. I also want to thank you guys for providing me with this on-line version of your credit counseling course, it was very convenient and easy to use

-Excellent course...I look forward to developing my budget and setting my personal and financial goals.

-This course has been very helpful for me .

-I really did learn from this course, and I'm glad it was available to assist me begin fresh after my bankruptcy which wasn't something I wanted to do, but I guess no one really does.

-very helpful

-This was a helpful tool.

-Learning that a simple budget is necessary for financial success will be very useful to me.

-I learned a lot in this course. I'm glad I took this course, because now I know how to set up a budget and how to get things we want.

-A lot of these things are just plain common sense, although sometimes you get caught up in life and forget to use common sense. It is good to be reminded. Very helpful!

-Did not understand the importance of a budget before this course.

-thank you for the convenience of an online course. I truly appreciate it.

-I currently use a budget, but my husband did not and has not, I know that will have to change.

-The course was very helpful and I think it should be a required and mandatory subject to be taught in our High Schools all across America. I wish I learned this a long time ago so that I could have saved and possibly be millionaire or save for early retirement. Thank You very much.

-the course helped me to realize several things i was doing wrong with my money. I learned several things about contracts and laws i was unaware of . I will be making a budget and goals for myself so i can secure my future. thanks for the help.

-This program was very helpful.

-THIS PROGRAM WAS VERY RELATIVE TO PEOPLES NORMAL LIVES AND WAS VERY INTERESTING

-This was a very good review of life. Very well laid out course. Good information. You may want to really emphasis the fact that one should print this out for future.

-Program was useful and easy to follow. Should required of all high school seniors. Thanks for your help.

-thank you for your help!

-THIS IS A GREAT COURSE AND VERY HELPFUL , THANKS

-On-line class was very useful

-I have been helped greatly by this whole process. I realize I have never really kept a proper budget before, but I will now. I felt rather hopeless about ever getting anything new on my low income; however, I plan to put savings for my goals first on my list and still be able to meet my obligations. I really do not want another credit card, as I feel it is too tempting on an income like mine to abuse it. Besides, I think the idea of saving for something for awhile is a good one, and that I will

appreciate achieving my goal(s) more than ever. Thank you for a very positive experience--positive because I am excited now about having a budget I can keep to, saving for those periodic bills and emergencies, and even have a little savings account for my personal goals. I thought it couldn't be done. I was wrong.

-This is a great course and I am very, truly grateful for it. I will surly use it to set my goals and budget and I highly recommend this course to anyone who are having financially difficulties. I wish I knew about this a long time ago. Thank you so much!!!

-I was very pleased with the class and the way it was given

-very good job understand very well.

-Thank you!

-This took me a really long time due to some disabilities... but I did learn some new things and confirm my convictions as well. Learned never to go to far financially and to have a plan, because have to expect the unexpected.

-good course and it makes me reflect on my poor choices that I have made in regards to my finances

-Thanks for the information I'm sure it will be of great help.

-This was very helpful and I will use it in my everyday life.

-Thank you

-i enjoyed the class and found most of the information helpful

-You need to fix when you are using the Audio play that you can follow along with reading.

-Thank You

-i feel the course was very helpful and i will try to use these ideas as often as possible

-Excellent Course!!!!!! THANK YOU VERY MUCH.

-This course was helpful

-THIS WAS VERY HELPFUL, THANK YOU

-so glad it was easy to understand

-I really learned a lot that I should have already known but did not.

-The course provided some useful information and allowed for review of information that I was aware of, but have not followed previously.

-Thanks for you time, help, and support. It will help later on in life.

-I was very surprised at the relevancy and helpfulness of taking part in this education.

-Great speaker. Enjoyed class!

-Thank you for all the important information.

-Thank you. I learned a lot more than I thought I could in the two hour course.

-Thank you for opening my eyes to the real world. I am going to follow a budget.

-Super

-At first, I was slightly irritated that I was required to take this course. But I actually really enjoyed it and intend to implement the things I learned into my everyday life.

-This was much better than I expected and I believe to be useful. Thanks.

-If only I could have this education earlier.

-Thanks for the great information!

-Thank you for letting me use this useful important information so I can better my financial future.

-very helpful and informative.

-it was helpful to me, I understand a lot more now about debt and how to use goals.

-I know that need help in staying out of debt.

-thank you for your help

-THANKS FOR THE LIGHT. I CAN TRULY SAY "I HAVE LEARNED A LOT ABOUT MONEY AND CREDIT".

-Thank you for all the help you have given me to start my life again, when I thought there way no way out. Thank you very much.

-Thank you for all the help. I will always use this information.

-certainly worthwhile

-I learned more about credit cards and how they increase the rate of interest. Also about saving a penny will grow into a lot.

-I understand it's a requirement that this be completed and for most people if they actually read it and follow this it will do them a lot of good. Our problems were caused by things that happened to the business. Sorry about clicking the wrong button one the one chapter.

-I learned a lot from this test. Now I am working on a budget to get my finances in order.

-Thank You

-Good. Thank you!

-Thanks for this information is was very helpful and I will try and make sure I apply this to my life so that I to can safe for my family.

-I feel that I learned a lot from this program and i will never get back in debt.. I'll set a goal for a budget.. I'm grateful to this program

-excellent course

-very good course see things spouse and i did wrong

-Very informative course

-User friendly and helpful--thanks.

-thank you for all the information and I will be sure to use it wisely.

-At my age I did not realize there was so much to learn. Now I know more than before I started doing this class . Thank you so much. I will apply this information in my everyday life.

-THIS COURSE WAS VERY INFORMATIVE. THANK YOU

-Good Class...

-The online version is user friendly. Having the short quizzes after each reading helped me stay focused.

-The information will help my husband and I obtain our financial goals!

-thanks

-Thank you for helping us.

-going through the classes of the CCCS program. I believe it should be an earned credit for students in order to graduate from high school.

-This is a well prepared course as I will recommend to those in need. The course covered areas in life so needed that will provide a new and deserving way of living if applied to the full. I received so much from this course and will apply this to our lives. Thank you very much,

-I did not expect to enjoy the course as I did. I learned several things- things that I thought I had known but did not! It was a very good course and I printed out each chapter for my 18 year old daughter. Good job on arranging some potentially boring information into a format that provides a surprisingly useful resource. Thank You.

-Great Course! Very Helpful.

-Thanks!

-Class was very helpful

-Taking this course gave me a lot to think about, and more financially understanding for my future.

-THANKS.

-This program has given me some tools i can use to reorganize my household system.

-I suggest you tell the participant early (introduction or Chapter 1) that they are encouraged to print out each chapter for later reference and that they should do it at the end of each chapter as they proceed.

-Although I am well educated in matters of science and mental health, I have paid very little attention to the knowledge and self-discipline regarding finances. Bankruptcy after experiencing significant health problems and having to change jobs, severely reducing my income, has been a severe setback and wake-up. This course has been very helpful in providing a framework, especially toward budgeting, to prevent that same crisis from happening again. Thank you.

-I have learned a lot from this course and know that it will help me plan a budget and get on track also is there a book with this information in it I would like to have on for future reference

-I think this program would be very useful to high school students so they can learn about budgets and credit and all the other useful information before they are on their own in the financial world. I was not aware of some of the information in this program and it would have been helpful to know along the way.

-This was very insightful, and will help me to stay on track. Praise God and God Bless. Thank You

-I knew a lot of what this course was about, But I most definately learned much more.

-This program taught me how important completing a budget is. I now have the knowledge needed to complete a budget that works for me and my household. It also showed me the importance of having a savings account of some kind--even if I am only able to save a small amount of money.

-I just want to thank you for your help.

-GREAT CLASS

-Already use a budget. I learned that I will not co-sign again

-I had no idea how a budget and having a savings account can result in better money management - which makes for a less stressful life due to finances. Also, I learned more how credit cards work and what to look out for and never to use over 50% of your allowable credit

-My bankruptcy was due to my losing a job not because I was managing my money wrong.

-Thanks

-I would like to get copies of this course if possible as well as some of the sample work documents that were shown in it, like the setting up of my bills and payment example. Thank You.

-I was really dreading taking this course, but in the end, I actually learned quite a lot. I believe this course will really help me get my financial situation back in order, and my goals met. Thank you.

-This is a valuable tool to help pull yourself out of a mire of debt. thanks for the information. This course should be included in every high school program so that young adults are educated from the moment they enter the adult world. It would save a lot of people from the same humiliation and sense of failure I have encountered.

-Thank you for being here for me, this will help me along the way.

-I read the book and this made the on line process easy for me and I thank you very much

-I thought the online program was great! It was very helpful and also comfortable and convenient to take at your leisure.

-This is a very useful and worthwhile program.

-I really learned a lot of stuff I didn't know about money and credit. thanks

-I found this to be very helpful, and I'm going to use a lot of the material that I've printed out to budget and live my life by from here on out. All I can really say is Thank You very much!

-The course made me think about my finances, that I should of thought of a long time ago. Thank you

-thank you

-Very, very helpful! I wish I had taken this course years ago!

-Very Well Done

-This was a great course. I learned a lot of very important information that I never knew. This will become of great use in rebuilding my life.

-I already used a budget but it was nice to see where my budget needs to be altered.

-Thank you for the program without it I would not understand the importance of budget and knowing the different things we can do to keep from losing every thing.

-This class will help me, I found it contained a lot of useful information.

-I am working on a budget now and I did find this course helpful. Thank you.

-Thank you. I learned a lot.

-THANK YOU FOR ALL OF HELP ME UNSTAND WHAT I CAN DO NOW TO MAKE MY BUDGET WORK FOR US

-I now appreciate saving money

-I WOULD JUST LIKE TO SAY THAT EVEN IF MY CURRENT SITUATION WAS DIFFERENT, THERE IS STILL A LOT TO LEARN ABOUT BUDGETING FINANCES AND IT OPENED MY EYES ON SEVERAL THINGS THAT I USE TO TAKE FOR GRANTED. AS GOD AS MY WITNESS I VOW THAT THIS WILL BE MY FINANCIAL TURNING POINT IN MY LIFE. I BELIEVE THAT YOU HAVE EQUIPPED ME WITH THE PROPER TOOLS TO SET FORTH POSITIVELY IN MY NEW LIFE. THANK YOU SO MUCH AND GOD BLESS.

- This course can be described as one word, SIMPLE. Thank you for making sense out of something that before seemed so difficult.

-This will help me budget my make my goal in live know not to in debt know more.

-I did learn a few things I did not know about.

-this was very helpful I no can make a budget and I learned how to cancel program and merchandise that I don't need or why. thank you again for your help.

-I really appreciate the opportunity to try and correct some of my mistakes of the past. The course was very helpful.

-Very Helpful!

-Everyone should get taught this stuff in high school.

-Very Helpful. learned a lot

-This course was excellent, I wish i knew about this years ago. Now it's time to get my life together.

-THANK YOU

-the audio was good idea

-THIS IS A VERY HEPLFUL SYSTEM

-A lot of this I already knew it was just my divorce and losing my job that caused my situation but now I know some remedies I can take before it gets to that point again.

-This has helped to be able to manage a budget at home.

-I think this test was very educational and I learned valuable information about budgeting and credit.

-The information in this program was very helpful, topics covered were timely, I would recommend this course to everyone having any kind of financial difficulty

-THIS COURSE WAS VERY HELPFUL TO ME. I WILL CARRY A GOAL WITH ME ALWAYS AND I WILL STICK TO A BUDGET THANK YOU

-good information

-Thank you for allowing me to take this course, I feel the time spent will help me set up a budget.

-I AM VERY GLAD TO HAVE TAKEN THIS COURSE, IT HAS OPENED MY EYES AND I HAVE ALREADY SET UP GOALS AND A BUDGET. THANK YOU

-Thank you. This is a very good learning tool.

-The required time to complete was too long for an online course, most people would be able to complete this in 20-30 min less time than required.

-thank you

-Great Program

-This course made me realize I can set goals and achieve financial strength. I have learned the importance of using a budget, setting goals, and getting my credit back on track.

-I found the information in this course very helpful. I will use the goal card to keep me from impulse spending. That is my major problem in not keeping my finances in check. Thank you for the information it will be very useful.

-This has been very helpful, and will use a budget and goal going into the future. Thank You!

-I have learned many useful things throughout this course. I have learned that even I can set up and use a budget. With 4 children, my expenses are constantly changing, and rising, but with the proper knowledge of how to set up a budget and use it, I feel confident that we will know be able to do this successfully. Thank you so much.

-Excellent material for today and future reference!!!

-Excellent course & a good reminder.

-THIS WAS VERY HELPFUL . I LEARNED ALLOT OF THING I DID NOT KNOW.

-I LEARNED MANY USEFUL TOOLS AND WILL USE THEM DAILY. I UNDERSTAND HOW NECESSARY A BUDGET AND A GOAL ARE THANK YOU FOR THESE VERY USEFUL AND HELPFUL GUIDELINES

-The fact that I have lost my income to terminal cancer has ruined us financially; we never prepared for the rainy day. I wish we had had to take this course 30 years ago. I hope I have the time remaining to help

put our financial lives back together with the necessities, not the luxuries.

-I WOULD LIKE THESE MATERIALS MADE AVAILABLE TO HIGH SCHOOL STUDENTS EVERYWHERE! I THINK THAT IF I HAD THIS INFORMATION THEN, I MAY NOT HAVE MADE SOME OF THE MISTAKES IN REGARDS TO CREDIT, ETC. AS I HAVE.

-THANK YOU KINDLY

-This is a great program that I will suggest to others I know and may have my older children do before they set out on their own.

-I found this course to be very helpful.

-If i had known much of this before now.....i wouldn't be filing bankruptcy

-I think this course will be very helpful for me in setting goals and making a budget.

-Thank you for offering an online course.

-I found this course to be very informative.

-I will evaluate my families finances and start setting goals so we can be financially stable.

-I found a lot of things out I did not know

-Thank You

-Following things in this course will hopefully help me get back on track; should be refreshed every so often

-I feel after going through and reading and listening to the program online I will be able to get my financial life back into order. thank you

-The course was way more helpful than I imagined. It gave me insight on items that I was not familiar with.

-I only wished that I would have used a lot of these ideas years ago if they were told to me years ago i truly believe my situation would have been different. thank you ever so much for all the helpful information

-Thank you for providing this class to me. It will be a big help to me while rebuilding my credit.

-Excellent class- very helpful

-The course was helpful and gave me a good idea how to get my credit rebuilt.

-Thanks!

-I appreciated the availability of an online course and the ability to learn things that i can apply to my life in my own home. I absorbed much and will apply it all. Thank you so much!

-it was a great course

-Very helpful-thank you

-The ability to take the course online is very helpful and effective. Also, the online course environment is user friendly.

-I learned a lot of great information from this course. Thank you.

-None at this time

-have a nice day.

-this course has been very helpful for me thank you very much

-Thank you for the information. The info was a great help and I will use it now in life. All the info very helpful.

-I think the information in this program was very helpful and i learned a lot.

-This online coarse was great. It had a lot of helpful information. It was a great learning coarse.

-There were many pieces of information I now have to make a better financial plan and move my goals forward. The course was very helpful. Thank You!

-THANK YOU 4 YOUR HELP

-This course is a plus for all people that have experienced any type of bankruptcy. Thanks very much.

-All the information was very informative and helpful, I learned a lot of things I did not know.

-I am very happy when I answer all questions.....lets me understand ..thank you very much

-Thank for the course and I have learned a little more than what I know about managing my money and budgeting.

-THIS CLASS WAS VERY BENEFICIAL AND I PLAN ON USING THE TOOLS TO OUR ADVANTAGE. THANK YOU.

-"THANK YOU FOR THE HELPFUL INFORMATION"

-This course should be required for high school seniors and refresher courses in college. It has been very helpful.

-Thank you for this guide. If the information about this course is accessible-affordable (More Public) to everyone, Not many people

would get in a economic crisis like my self. -"I HAVE LEARNED THAT YOU CANNOT GET OUT OF DEBT BY USING DIFFERENT CREDIT CARDS TO PAY THE OTHER ONES"

-This course was very informative, and I will use a lot of the material in my daily life.

-great book for everyone

-I never realized how unorganized I was. I will follow the steps in this course and try very hard to turn my life around. I never thought that at my age that I would have a retirement now. I will start a saving account this week. thank you for all that you taught me, I wish I would have done this a year ago. thanks.

-Thank You Very Much

-I printed every chapter out so I can use the tools offered effectively. Thank you

-I found the online course to be very helpful. I have learned how to begin to budget my money and obtain my goals. All the courses were easy to understand and learn from.

-I enjoyed taking this program

-It is a very useful course, and very well put together and user friendly

-A real eye-opener. Didn't realize there are so many ways to keep yourself in checks and balances.

-Audible part was very important and a big plus. It allowed me to concentrate on content and not reading pace.

-I greatly appreciate the support of the online.

-thank you and i will surely use this for the rest of my life.... and thanks again for all the information

-these lessons ought to be given in every school room in America.

-Very helpful content. Interesting. Good questions (not too easy).

-Thank you.

-It was nice.

-thanks - this was actually a lot more comprehensive and helpful than I expected it to be!

-I believe that this course has opened my eyes, that with careful planning, budgeting you should be able to live a comfortable lifestyle. Also, this course has provided me with the available resources for my financial awareness. Thanks

-I learned that I need to spend my money wisely

-This course was very educational & consumer friendly. I enjoyed it very much

-This course should be taught in high school. This course should be required before you get married. It was very helpful.

-Thanks for all the helpful information.

-very helpful will come in handy.

-I feel the information will help me with my financial future. It's great information and I plan to make use of it.

-THANK YOU FOR ALL THE INFORMATIONS.

-It was long, but helpful to me.

-I thought your course was very well prepared.

-The information was very useful for me! Thanks

-Very informative- Thank you

-great job- very educational and entertaining.

- Wish this was available 30 years ago or taught in schools.

-I wish this course was taught in high school before one could graduate.

-Thank God for you and this educational program. This was very self explanatory and has already been effective for me and my family. I plan to share this with others. Thanks again and God Bless.

-Thanks, The course was very helpful. It contained information that was relevant to my life. It gave me clear and detailed ways on how I got in a financial crisis and how to pull myself out.

-enjoyed the course and learned from it, thanks

-I thought the course was well organized and informative.

-I feel this was very helpful and was an eye opener.

-YES THIS PROGRAM WAS MOST INFORMATIVE REGARDING MONEY MATTERS THAT AFFECT YOU AND HOW WELL YOU WILL SURVIVE IN LIFE REGARDING MONEY MATTERS. THIS PROGRAM REALLY OPEN MY EYES TO INTEREST RATES, HOUSING, BUYING A CAR AND THE DO'S AND DON'TS REGARDING MONEY!!!! PUTTING THIS PROGRAM IN PRACTICE WILL GET YOU WHERE YOU NEED TO GO !!! THANK YOU

-Thank you for all the helpful information.

-The course gave helpful and informative material that will assist me with my financial situation.

-This was a really great course!

-I want to thank you for providing this course. Never in my life did I think I would be in this situation and this course helped me see how it happened and can be avoided in the future. Also, the persons I dealt with in the previous parts of this process were very kind, helpful, and patient. Thank you again

-I found the information helpful. I learned a lot of things from the course. I will create a budget and some goals.

-THANK YOU FOR YOUR SUPPORT

- I have really done some thinking while taking this class. I hope that my husband and I can work out some goals and a budget and stick to it. Thanks!!!

-Useful information. Many times we "assume" without having read the contracts. I will be more careful in the future. The way interest is calculated was interesting and helps in dealing with credit cards. Thank you.

-thank you very much, You are a great help in my situation

-I think this will help me to manage my social security checks better and put a little in savings

-thank you for the helpful hints,,...

-very helpful

-This program has been most helpful in assisting me in understanding how to more effectively manage my money.

-Thank you very much for so much information.

-Thank you for making me understand what needs to be done in order for me to take control of my life. Thank You

-I did learn things that I was not aware of. Thank You!

-I LEARNED, AND RELEARNED MANY THINGS. I TOOK MANY NOTES. I ACTUALLY GOT MORE INTO THIS PROGRAM AS IT WENT ON. IT WILL HELP ME IN THE FUTURE. I CAN'T WAIT TELL OTHER PEOPLE ABOUT THIS CLASS ONLINE. MANY PEOPLE WILL BENEFIT FROM THIS. THANK YOU.

-This course was very useful to me.

-Good Information, helpful reminders. Thank you!

-I feel like I am better prepared to take charge of my finances; instead of my debt taking charge of my life. thanks.

-If I would have use a budget I would not have over spent my income.