

Money in Motion Comments

-I consulted several companies offering similar programs. This was by far the best. Everyone was helpful & friendly.

-In many ways I was aware of much information contained in this course but had never sat down and directly made mental application of their value to my life situation. This course has helped open my eyes to the value of the topics taught and I am very glad I took the course.

-I found all of the course chapters to very informative. Some of the information I have already incorporated into my daily life and thanks to this program, I am looking forward to instituting others.

-I was very upset at having to take a credit class and didn't think it would help in my situation. I was very wrong and it has helped me and my family out with our goals and a budget! Thanks

-This program was not what I expected. I learned a lot I feel I have new strategies to save money and spend money more wisely. I had great credit before a situation happened in my life. But even with that good credit felt trapped a lot and was living pay check to pay check. I believe with this program I will do better once I can get back to work and gain a income.

-THIS PROGRAM REALLY HELP ME TO SET A GOAL FOR THE FUTURE FOR ME AND MY FAMILY

-Wow! This program is a great motivator and very self-empowering. Excellent work folks! Thank you so much. This was well worth the effort.

-the online course is an exceptional tool to get the wife and I back on track to financial freedom. God Bless!!!!

-Thank you for making this shameful experience pass in a respectful manner. My initial phone consult was extremely helpful and when I put things down on paper as instructed I was surprised at what I learned. I intend this to be the beginning of a new life change - for the better.

-A very good and I thought valuable course..... to bad it took bankruptcy to get a class like this and I am a college grad.

-This is a WONDERFUL program that I will be able to use every day in life for the rest of my life- thank you so much!!!!

-Wow! Congratulations! This course is going to change my life!!!

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-I have learned to better prepare a more workable budget and to work from goals.

- Reading material could be expanded upon!
- It will be helpful and will be used.. Thanks a lot!
- While I am educated and responsible, I did learn some good things here and had other things reinforced.
- Excellent wish I would have taken this earlier in my life. Will share this with my children so they do not make the same mistakes as I did.
- Thank so much for the information. It will help us a lot.
- The being aware of scams chapter was a good one especially for Seniors who are the most vulnerable I believe for this type of activity and the what to do when you need to complain about a product or service was helpful. Thank You
- Wish I had sought out this info 20 yrs ago
- I am very pleased with the course and it's outlines. I'm certain to be on target to clearing my credit by starting a budget and keeping it by meeting my goals.
- So well done!
- This course was very helpful i have learned a lot and will put most of the information I have learned to use in my own home.
- Thank you for everything you have done for me. THANKS Again.
- Did not know interest rate could be raised on other cards when late on one.
- Thank you so much for this opportunity.
- Very interesting and useful information, I discussed it with family and co-workers. I really enjoyed the training and will use it to benefit me and my family.
- excellent course , thank you
- I'm glad that I had the chance to participate in this program I feel like I will be able to handle my finances in a more positive manner in the future. Thank you so much
- great course, really interesting and full of great information opened my eyes quite a bit
- Took a lot of notes. This will help me a lot in the future. When I return to work I will budget from the beginning.
- Great! Very helpful thank you
- I am thankful that this program exists
- She was very helpful.

-outstanding

-I really enjoyed this class because it showed me how to make better financial decisions in the future. I now understand the true meaning of wants and needs in life and I plan on using all that I have learned to ensure I stay out of financial hardship. I now have set goals like I have learned and understand the meaning of true financial happiness.

-If I knew then what I know now, I would have done everything differently. I would have set goals and made a budget. Now I have to start over again. This time around things will be different. I am learning a very hard lesson.

-There were many items I will be applying to my life now. I believe it will help me achieve certain goals.

-I loved the class!

-I am very appreciative of this program and of the simplicity in the text. Thank You all for the help!!!

-You learn from your mistakes

-I would like to learn more responsibility.

-I have begun using a budget and am developing it as I learn. This course gave me a better understanding of budgeting and I wish I had found this sooner. I did learn things that will be helpful in the future about credit. Thank you.

-This course should be given to every high school student in the country. If I had taken it, I am sure I would not be in the financial situation that I am currently in.

-I learned a lot I did not know- which will help me going forward

-Thanks it was helpful

-THANKS!

-THANK YOU.

-Counselor was very informative and helpful and courteous during our telephone conversations. Thank you.

-Information was very useful. I will definitely use the information to budget my finances.

-Learned simple valuable lessons, especially in the way some of my views on savings were changed.

-Was a very good program and I have learned a lot.

-I have learned a lot, and will use these tools to help me get ahead. thank you.

-THIS SHOULD BE TAUGHT IN HIGH SCHOOL FOR ALL STUDENTS TO UNDERSTAND

WHAT TO EXPECT IN LIFE.....THANKS

- This course was very informative. I learned a lot from it and I will definitely use what I've learned so I will never have to think about filing bankruptcy again. Thank You.
- Very helpful information. Thanks.
- I think it was a great course. I recommend it.
- This was very helpful and the thought process was organized and easy to follow. I can use the goal card and budget examples in my everyday life. I saved most of the information to refer to again. Thank you for the useful experience.
- It was very nice having the option to take this course online.
- Thank you for giving me the wisdom to rise above.
- I didn't realize how much of a difference a budget would make. I'm going to start one tomorrow. Thank you.
- I really enjoyed this class my daughter came by my apartment while I was reading one of the chapters and she was very impressed and said that this is something that this should be a course taught in school and definitely a class anyone getting married should be required to take. Thank you
- I was surprised how much I did not know that I thought I did. I am so happy to have found the help I did. I feel almost smart, but I have not made my budget yet---oh boy!!!
- very helpful...
- Very good instruction
- Nicely presented course. I enjoyed the material and find the spreadsheets very helpful
- I learned a lot about budgeting and making goals to save money. As well as the proper places to make sure they go and they are to be used for necessities 1st, needs 2nd and wants only and only if it is really needed
- Everything was worded well. It was very easy to follow and understand.
- This was a very insightful and informative program. I was glad to learn of the new things I did not know.
- I found this course to be VERY helpful for my future financial obligations and duties!
- This was very educational. I would like to obtain a copies for future reference.
- I have taken many financial courses - I was surprised I learned as much as I did since I have done financial planning my entire adult life. I am glad I did this and plan to never be in bankruptcy ever again.
- I feel that this was a very good decision to make people do before completing the

bankruptcy. After reading through each chapter I realized I didn't know a lot about everything. I really do think this will help me in the future and never want to have to go through bankruptcy again.

-I learned a great deal from this. Thank you for all the information

-wonderful course, affordable, I learned a great deal

-it was very helpful.

-Good class and good reminders. Learned some new tips and ideas and reminded of others.

-My husband and I would like to see this a required course taught in schools.

-This course has been very enlightening.

-I truly appreciated this course because I was able to set up a budget and plan to get my financial situation together. I was always trying to put together a budget that works but there was always something off about it. With tools that were offered in how to set up a budget, my budget is finally together and set up properly. Thank you!

-Instructor was extremely helpful

-The course was helpful, and I did learn a few things from it.

-I learned some valuable information and was pleased that I made the decision to seek credit counseling education.

-Very Helpful Program! I learned a lot about many situations I had found myself in before and what to do if I ever get into those situations or how to prevent them! Thank you very much!

-very helpful and thank you very much!

-It's a great program and will be used regularly in my month to month business.
Thanks

-Thank-you so much

-Thank you for providing this online service. It was convenient, private and informative. and it lets you work at you own pace. again Thank you!!

-I was not sure what I was to expect from this course. I now have realized how uneducated I was with my finances. I have printed this course in it's entirety, and am looking forward to taking more budgeting classes through my church. Thank you for opening my eyes to my mistakes, and giving me a new direction.

-The need to establish and adhere to a customized budget is clearly explained and outlined. I will use this information to develop a budget for myself. Thanks for the education and extensive information. Sincerely

-very helpful.

-The lady I spoke to was terrific!!! Very sensitive to my needs. MOST polite. Step by step info for course and completion. Thanks for all web sites and spread sheets. Very helpful info through-out course.

-I especially liked the Tables used to actually see interest rates based on credit scores when purchasing items.

-I was pleasantly surprised. I thought I already knew most of this info. Which was true, but to read it in the context provided and to see specific examples of things was really helpful. I really believe I have a better knowledge of budgeting and hope to have better luck in the financial department after taking this course!

-Very helpful ...learned some things that I will use!!!

-The learning was painless yet very beneficial!

-This was the best thing I could have done. It was most helpful in trying to get my finances on track. Thank you very much.

-thank you!

-After doing this I realized a lot. This should be taught in High School. I think with what I have learned here, I'll be able to have a much better future. I am going to set some goals, and do my best to reach them. Thank You Much

-This course would have been very helpful to me before I filed for bankruptcy. I am very happy that I have the information now so this will never happen again. This should be something that is required for everyone just as a life course. Thank you

-This course is very important.

-I learned a lot from this program. I do believe we should have done this long before now. I will implement all that I have learned into my daily life and in making a budget and goals I can stick with. Thank you.

-Thank-you very much for this service!

-Information was very helpful. Kids should be taught this course in school!

-I WOULD LIKE TO THANK THE SERVICE FOR BEING SO HELPFUL TO ME IN A TIME OF NEED OF IMMEDIATE ASSISTANCE IN THE STEPS TO COMPLETING THE POST BANKRUPTCY FILING FOR THE MANAGEMENT CERTIFICATE YOURS TRULY. BEST WISHS TO ALL

-I feel that I am better prepared to handle my money, and I am excited to start my budget....Thanks.

-there were some very good ideas on goals and budgeting.

-This is a very good and resourceful program.

-I truly learned a lot from this final course of counseling. A lot of beneficial information I plan to use now.

-Being able to listen as you read during the online course really helped me understand it better.

-I think the most eye-opening things that I have learned while taking this course was the example of the credit card balance of \$2000.00 with 18% interest. I couldn't believe I would have to pay over \$6900.00 interest and original balance. The other thing I was not aware of was the furniture store offers. I have taken advantage of the no interest offers. I was shocked to find out that if you did not pay back the amount in the interest free time that you could be charged interest on the full total after the interest free term was up. Very interesting!

-thanks

-You've made a difficult time much easier, too bad you can't help me with my disease "MS". Thank you!

-Very informative and educational.

-There was beneficial information included in this course that I will be able to use in the future to help my goals, budget and life.

-This is a very good program to help with our home budgeting and financial decision.

-I wished I had taken this course ten years ago!!! It is a very good course and it's chapters are in an order that makes it easier to commit it to memory. Thank You

-Very Clear and very detailed. Very understanding and comprehensive. I really learned from it.

-Very informative and useful information.

-Thank you for all the good information.

-this is a great course and I will use it to better my situation.

-I believe that this course should be mandatory for all high school students because many of them will never receive this kind of information from their parents.

-I love this program! I will hope to use this to get back on my feet.

-very informative and appreciated Thank you

-This was great!

-I enjoyed the course and will apply what I learned here today to make better financial decisions in the future. THANK YOU

-Presented simply and clearly. If I had seen (and paid attention to) this information forty years ago, I'd like to think I'd be in a financially comfortable position, rather than

the hole I am now in. It's hard to believe it's not too late.

-Excellent program, thank you.

-It was helpful to me.

-The course was interesting and provided information that I needed.

-Thank you for this course.

-Thank you so very much.

-Course was very helpful.

-This material will be very helpful in regaining control of our finances. Thank you.

-This will be very helpful to me.

-this course was very helpful to me and i plan to put it into action

-Good Course Thank You

-It was very informative.

-Very well done. Helped a lot

-I thought this course was going to be a joke. However, I learned MANY things in the past two hours that will help me in my day to day life. Even though I am going through a bankruptcy, I will use what I learned today to keep myself on the way to meet my goals.

-Thank you so much. I have learned a lot from this. I now know how to set a budget, and stay with it.

-This course was extremely helpful in many areas of our lives. I did learn a great deal from the course. Thank You Carol

-I think this is a very good course and I will use what I learned

-I learned a lot. Thanks

-the course was very educational and has given me confidence to go forward and achieve my goals .Thank you

-This course will be very helpful. I have already set goals and made a budget with savings at the top.

-I shall set my goals and maintain a budget.

-Thank you for your time and efforts in providing me with the helpful information I acquired while taking this course.

-I felt that this course will help me a lot in the future. Thanks for all of your help

-I really would like to utilize the methods of this course to get my life on track. Very impressed with this course

-I think the budget worksheet will be the key to my future financial success. Thank you.

-I have learned very important and useful money saving tips.

- Overall, very informative and I learned some valuable skills to apply to my life.

- Thank you

- Very good course. I learned a lot

- I was really shocked by what I learned tonight, I found that a lot of my money management was very poor in judgment. I am so excited to start fresh. filing for chapter 7 was not an easy decision but I had no other choice. I have a lot of work ahead of me but with the tools I've learned I know that I will be able to accomplish my goals... thank you

-Thank you

-I enjoyed learning about saving and achieving the knowledge of using my money wisely. also about contracts and what rights I have. I believe I am now ready to be of help to my children when they come to me for advice on saving and budgeting. I will tell them to be sure to read the fine print, watch out for things too good to be true. Thank you

-This course was extremely helpful. I'm glad I had to take it. I learned stuff that I never thought about and will use it to help my family and I with finance and better managing our money. Thank You So Much!!!!

-This course ,is very help full. I would recommend it to all. Especially , when you sign something, be sure an read it fully. Every one has been very kind an thoughtful. Thank you.

-Very Helpful. Thanks!

-I like the audio that is available with the online courses.

-Simple concepts to put into action. I liked it!

-This course was fantastic. I learned things I had not known and found where I could consult if I have questions regarding contracts, financing, etc. This class should be (if not provided) required for all senior high school students. If I had known some of these things, I would not have been in trouble financially at this time. Thank you for this requirement and for the course.

-This is truly a course everyone should take regardless of their financial situation, the information was helpful and will be using the guides to help me be more careful with

my money.

-I very much appreciated the audio option of the program. I read slowly and it was very helpful. Thank you.

-I have learned a lot by studying these lessons. It gave me ideas on how to save and budget my expenses month too month. I really find this program really helpful to my everyday life situations

-I FEEL CONFIDENT IF WE TAKE THIS STEPS WE WILL BE ON OUR WAY TO NOT ONLY FINANCIAL FREEDOM, ALSO FUTURE SECURITY. THANKS

-This course was helpful. I will use a lot of stuff I learned in the course to help with our finances.

-This whole bankruptcy procedure has been a learning one for me. I PLAN to do things better in the future. Some of my priorities have changed.

-I wish i had this type of information prior my problems. this type of budget information should be taught at high schools prior to graduation.

-THANK YOU VERY MUCH I DID LEARN ALOT.

-Thank you for the opportunity to change my financial ways and grow as an individual with these new skills I have learnt from your online program.

-I thank you for the course. I well use it, and I did learn a lot. And I will never file again, and no more credit cards. Thank you.

-Well organized material really hit home in some areas that I am weak in. I now have a plan to work WITH my money instead of it working me! Wish I had learned all this years ago! Plan to keep the printed material handy for reference and to DO THE BUDGET!

-Learned a lot from this course.

-Very insightful information. Easy to read and understand.

-I have learned a lot from this. It will not happen to me again.

-I found this course extremely helpful and will definitely use this info in the future in all of my financial plans. Thank you for providing this to me!

-I learned some things I was unaware of; such as higher interest rate on a credit card you pay for on time due to being late on other credit card payments. The course was very beneficial to me. Thanks

-I think that I now fully understand about how important a budget is and what it can do to help me with my personal finances. Thank you very much.

-This was more helpful than I thought it would be. I am glad I learned how to make a budget.

-This class was very helpful. Thank you!!!!

-I learned so many new things that I thought I knew before regarding, credit, budgeting, Acts and insurance. I appreciate this course more than I could ever explain.

-I learned things that I can apply to my life now that I didn't know about my credit. I can begin the process of rebuilding my credit score and paying my bills on time.

-thank you, great program

-I would like to thank you for your very helpful course. I learned a lot from it.

-It is very educational, explanatory and very helpful in setting a goal and achieving it. It helps in setting a budget and keeping to it.

-this program helped me understand my family and my own financial situation. it made me aware of the things I took for granted in spending money. I am very happy that I took this education program. it is a good and useful tool for learning. thank you.

-I never looked at budgets as ways of setting goals. I guess if I tried using a budget years ago, I would be disciplined enough to realize that, I would have money left over & think about what I wanted to do with it. I do remember being told budgeting would help when I was much younger, I guess I let other things in life take priority. And you end up not managing your life at all.... I mean financially, which is a huge part of the foundation of living! The illusion is you think you are managing, until it all comes crashing down. I don't understand how & why banks are allowed to charge such high interest rates or pay advance companies are able to get paid back at 200-400%. Desperate people try to make it work & what looks like help turns out to be another business making even a bigger profit than the one your trying to payoff! Thank God I didn't get caught up in that but I did think about using them once. Ended up seeing the bankruptcy lawyer instead. Believe me, I tried everything you mentioned in this course before I did. Thanks for the course, I found it easy to understand every real to life. I just wish I took it in my earlier years than my latter. Thanks again.

-thanks

-I learned a lot of information that I never realized before

-Were helpful to me although had different situation, death of a loved one, lost income

-Thank you very much

-This course helped me a lot. thank you.

-I learned a lot in this course just by reading the book & by the teacher also

-Very informative, this info should be out there for young people, or a course they should be required to take in school

- Thank you very much.

-The instructor was very informational and made the class enjoyable, not boring. I

believe he was in a similar situation as the rest of us. Instructor you were great.

-Very knowledgeable & the book Money In Motion was very helpful & easy to understand. Thanks so much

- Very helpful and relevant.

-This course was very useful. Everyone would benefit from reading this stuff. I printed out a few chapters for my family.

-this was quick and convenient.

-I learned valuable information that I will definitely use in my situation. I learned things I didn't know before & had some things explained in further detail I did know but didn't quite understand. I am very impressed with this course. I only wish I could have gained this knowledge before my financial situation got me to this point.

-This was really helpful, I learned paying bills, or not paying bills can and will affect other areas in my life. Thank you!

-Learned how no credit, bad credit can effect my financial goals.

-Wonderfully done! Very helpful information. Thanks

-Thank You for all of your help with my present and future, I will most definitely use this to my advantage and goals.

-This was excellent. I think I will recommend that my children take this course. It is certainly full of good information. You should make a publication available to the public on this information. Thanks.

-I learned how to set my goals and a budget and this is a great program!!!

-THANK-YOU

-Thank you.

-I read slow to understand. it probably wont hurt to add more time for slow people like me.

-Thank You.

-The audio files were dry at best but help me retain the information better, thanks.

-I am so happy there is a program like this one. I learned so much and now my worries about money and budgeting is over. I have a fresh new start because of this course.

-this course was very helpful it taught me a lot I didn't know.

-Thank you

-I am 87 years old and am going into an assisted living home. If I had this course 50 or

even 20 years ago I wouldn't have the problems I'm having now. Thank you.

-the course was extremely helpful in that it was simple and made sense, but after so many years of mismanaging it really afforded me the opportunity to really look at where my money is going and how to budget. Thank you so much.

-This program I know will be very helpful to me in the near future.

-THANK YOU SOOOO MUCH. This course has been most helpful AND informative as to what to do and where to go to get help and additional information. GOD BLESS YOU ALL!

-Very informative course. Thank you!!

-This was actually very educational for me! I will put all this knowledge to good use in making future financial decisions. Thank you for your help it was much needed and I never realized how important a budget really was.

-thank you.

-He was excellent. Everything in this class is relevant & the knowledge I have gained will be very useful to my life. Thank you very much!

-Good class.

-I've learned a lot. Thank you.

-Wish I'd taken this course early in life.

-Good class. Too bad it's not taught before kids graduate-- for finances

-The information in this course was very helpful. Thanks;

-Easy to use, clear and concise.

-thanks for a great class

-Thanks

-The instructors were very professional and kept class interesting

-Good Job

-great class

-Excellent

-excellent

-Very informative.

-Very good program. I learned a lot.

-THIS CLASS IS VERY EDUCATIONAL

-Excellent course. Lots of relevant information

-BEST

-I LEARNED A LOT ABOUT CREDIT

-VERY GOOD

-i am already at the point where I am past all this. it would have been good to know most of this information before I ever applied for my first credit card 12 years ago. but, nevertheless, it is an excellent program and I did learn things I can still use. thank you.

-GREAT TEACHER EXCELLENT

-EXCELLENT HELPFUL

-thank you

-Great program, me and my wife definitely learned a lot.

-very useful information

-this course is really going to benefit me for the future of my life thank you very much

-It was interesting in reading the literature as to how a lot of what I was reading actually seemed like I was reading about myself. I got a lot of pointers and leads on how to start in managing our finances in a more efficient manner. Thank you so much.

-this is really going to help me and family to budget are money better

-I thought I am doing this class for completion of my bankruptcy it was very helpful for the future It should be a MANDATORY class in high school to graduate I never had to take any kind of course like this I think I would not be in my current situation if I would have taken this in high school! PS If it were to become a required high school class it would also need to go with a very good passing grade!!! Thank you for the help!!!!

-The course sequencing was excellent. My learning was enhanced by the highlighted "focus points".

-Informative....THANK YOU

-I learned some key elements on how to budget and to reduce debt

-The program taught me how important savings really is and that you can get things you want and still follow a budget.

-This program was very helpful and educational !!! Thanks so much

-Thank you

-I learned things I didn't know & will now use in the future.

-Thank you for helping me get my spending habits under control!

-i BELIEVE THIS WOULD BE HELPFUL TO TEACH CHILDREN WHEN THEY ARE IN HIGH SCHOOL, BEFORE THEY ARE OUT ON THEIR OWN.

-thank you very much. Starting today, I will pay myself first,(saving) and then stay on my budget. Next I will reach my goals. Thank you for showing me how!!!

-THANK YOU SO MUCH I NOW UNDERSTAND SO MUCH MORE

-I found out things that I will apply to my new beginning.

-This program was very informed and very useful to me. I hope to set a goal and budget for myself and family. Thank You

-Very Informative, I have taken very useful tips that I will now live by. thank you

-I have been financially "refreshed" and will use a couple of the spreadsheets in our budget! Thanks!

-Thank you very much for helping me.

-Thank you, I will use the information I received in this course to make improvements in my financial situation and life in general.

-thank you for your help.

-IT'S AMAZING HOW THE LITTLE EXPENSES ADD UP AND CAN RAISE HAVOC WITH YOUR BUDGET.

-Very informative. Thank you.

-I try so much to use a budget but, I always forget to record the leakage expense.

-very helpful. learned a lot of things that i was never aware of when it came to how credit card companies work with their payment & interest policies.

-This is a very useful program.

-I asked my boss at work to assist me with a budget and he provided me with one that I have been using for two weeks now. After taking this course I can see a lot of similarities.

-I like the part about setting goals, and then thinking about them prior to purchasing none essential items

-I found the course to be very helpful.

-Thank you for allowing me to take this course, had I had this course years earlier I

would not have to file. Thank you still, I feel that this will help me build a better future for myself.

-I REALLY ENJOYED THIS REFRESHER COURSE. WOULD BE INTERESTED IN MORE ON LINE READING. THANKS AGAIN.

-It gave real world ideas on how to use a budget effectively. Thanks.

-Very helpful with lots of useful topics and ideas

-I did relearn some things. my main problems were spending to help grown children. then when income dropped I took on debt to pay debt witch you should never do. we will use a budget from now on.

-I found this information very helpful. I intend to use this information on a regular basis.

-Thanks so much for the help. It taught me a lot.

- This program taught me several things that I wish I knew a couple of years ago. I am glad that I participated and have learned some good things that I can put to use.

-I am so glad i did this. It was very helpful. it made me feel better about my financial future

-Excellent presentation.

-I WAS VERY INPRESSED BY THIS PROGRAM. I LEARNED FROM IT AND I FEEL YOU GIVE US VALUABLE INFORMATION THAT WE CAN USE FOR THE REST OF OUR LIVES. YOU HAVE PROVIDED NAMES AND PHONE NUMBERS, WEBSITES, ETC TO HELP FOR FUTURE USES. I EVEN HAD A FRIEND THAT I WORK WITH VERY INTRESTED IN YOUR INFORMATION. SHE WAS ENLIGHTENED BY YOUR INFORMATION. THANK YOU.

-TEACHER WAS VERY HELPFUL ANSWERED EVERY QUESTION ASKED IT WAS VERY INTERESTING AND LEARNED SOMETHING NEW ABOUT HANDLING MY FINANCE.

-I have already purchased a ledger book and listed all my fixed bills and included 10% of my income for savings. I have learned a great deal from this session.

-I HAVE LEARNED A FEW THINGS I DID NOT KNNOW THIS CLASS WAS VERY HELPFUL.

-very useful information

-AN EXCELLENT AND FORMATIVE TEACHER

-I AM CONSIDERING TAKING MORE CLASSES. IV NEVER HAD A BUDGET AND WOULD LIKE TO LEARN MORE ALSO IN THE NEAR FUTURE ABOUT PURCHASING A HOUSE

-I have learned to keep better records, and hold a good standing budget. It will help me to get my life together better and learn how not to get in the same mistake as this again. Thank You for the help of your program.

-Would like more information on reestablishing credit

-This class was very beneficial for my future finances. I think I would have made better choices if I knew most of the information given in this course.

-This course was very helpful and informative.

-My religion forbids the use of interest, and I understand why!!!!

-Thanks this has helped me to make a budget I have started one already. Thanks for the help

-Great Course. Lots of helpful info.

-THANKS VERY MUCH

-Very informative...wish I would have learned this at a much earlier time in my life. I'm excited to set and attain financial goals for the first time ever. Thank you.

-Este programa es de mucha ayuda y me ayudara a planificar y establecer mi presupuesto futuro. gracias

-Thank you for your assistance with my credit counseling program. This information was very useful and, I did learn a thing or two.

-This course was not only informative, but well presented and the worksheets provided will be very helpful in setting up a household budget and staying on track. It's unfortunate that this type of course is not required in every high school.

-I appreciate the information provided and have more knowledge in the areas of credit.

-This program was very helpful to me to see my mistakes in my financial planning. I was afraid this would be a waste of time, but it wasn't. I will use this information in the future to keep me from being in the situation I am currently in. Thank you for making this course mandatory for bankruptcy.

-I wished I had taken this course early in my life. knowing what I know now, I would have been in better shape

-This a great source for starting over and understanding where you fell short before.

-This course has given me inspiration so that I can hopefully regain my life back.

-He entendido que un presupuesto es muy importante y que cada centavo cuenta para poderlo llevar a cabo. creo que es muy util este programa.

-I learned how to keep a budget and watch every penny I spend. Now, I just have to apply it in my everyday life! My goal is to start saving and become a more responsible person. I think I need a speed reading class, it took me between 4-5hrs. for this course! This course was very interesting and very well organized; thank you.

-Outstanding course. I wish I had taken years ago. Thank you.

-Thank you for all the help. Great work!

-Very Helpful - I will give some of this information to my teenage son.

-great course

-I appreciate all the time and effort that has obviously gone into the preparation of this online educational and testing program...and I am also grateful to have had the enlightenment of some of the things I learned. Since I have had to file a chpt. 7 ... I want to now learn from my mistakes and acquire financial success. Thank You...

-I found the course not only interesting but beneficial as I go through this financially difficult period of time. Thanks.

-It was very easy to understand. You could take your time.

-I am very happy with the information that I learned in this course. I believe that if I follow a budget, I can not only pay all of my bills on time, but be prepared for emergencies and still be able to obtain the little things in life that I might want as well as saving for the larger items. I also really like the idea of having a goal card with me in my wallet to remind me to think about what I am spending or about to spend. Looking at the whole picture makes finances less scary.

-I wasn't looking forward to the "test", but found it very helpful. I never knew how to do a budget or balance a checkbook. I'm glad now they teach that in some high schools. I wish it had been available to me.

-Very well laid out course, and easy to use, system.

-Very helpful

-Very good learning experience

-Nice course. Everyone should take this.

-I learned a great deal from the information in this course. Thank you!

-Thank you this was very helpful.

-I learned information that will be very helpful in my future endeavors. This course was very informative and I wished that I had taken it along time ago before all my financial difficulties began.

-I do believe this course to be helpful and educational. I was surprised to find I did learn from it and will be able to implement what I learned in my everyday life.

-I will never have a credit card. the interest you pay is too high.

-Very informative. Teachers took time to explain everything.

-this program was very helpful thanks

-Very good course....very helpful.

-The pretest at the beginning confused me. I don't feel that it was any kind of benefit to this learning experience.

-thank you for your help.

-Thank you, I really learned a lot and feel comfortable that I can now be successful with my finances.

-I learned my lessons to manage myself on how to handle my finances correctly.

-Thank-you

-Interesting and helpful material.

-the course was well prepared and didn't leave a lot of unanswered questions in my mind

-GOOD LESSONS LEARNED

-I feel like I'm starting all over with a new beginning, this really helped me.

-I would highly recommend this course to everyone.

-THANK YOU OF HELPING LEARN HOW TO SET A BUDGET FOR MY FAMILY I HOPE THAT THIS WILL SHOW HOW TO LIVE A LESS STRESSFUL LIFE THANK YOU AGAIN..

-The opportunity to take this class is online for me because I would have to find time around work schedule and this made it much more convenient.

-This is a great course! I learned things that I've never been told and I'm 37! I think this should be taught to every 17/18 year old and again at 21. :) thank YOU!

-thank you all so much I hope I can budget my income and money better and set goals to look forward to

-BEING THAT I'M HEAD OF HOUSEHOLD I NOW HAVE A POSITIVE ATTITUD ABOUT MY FINANCIAL SITUATION AND I'M READY TO START MY NEW BUDGET FOR MY FAMILY.... THANK YOU AGAIN FOR ALL THIS IMPORTANT INFORMATION

-I appreciate the course and understand more now thank you

-A lot of the information provided will be very useful with my finances in the future. With my BK I have been given the opportunity to start over and with the counseling course provided I shall improve my future finances by practicing the lay out given. It is very much appreciated.

-The booklet was very helpful & the teacher gave some great advise.

-Couldn't answer over 10 of these questions when we started, and I only missed 1 after the teaching. Very helpful information.

-This course was very explanatory. I am very happy that this course needs to be taken. More people should do this course voluntarily.

-I ENCOURAGE ANYONE TO ALWAYS STAY OPEN MINDED AND ESTABLISH A BUDGET TO MEET YOUR GOALS.

-Very good information

-ALL INFORMATION WAS VERY IMPORTANT AND HELPFUL.

-Made me think a lot and re-examine and set very realistic goals --thanks fred peterson

-My last time here.

-I wish I had understanding of my finances before this test or I would not be filing bankruptcy.

-The Money In Motion book is amazing, I wish I had this book 10 years ago. I will keep it with me forever. i learned so many things I did not know.

-The instructor was very personable and had a good sense of humor. I learned several things I had no idea about in the past. Thank you

-Thanks for your help

-I learned a lot of that is going to help me in the future. Good course. Thanks for the help.

-I feel that this program taught me a lot even with a learning disability :)

-This course was very helpful to me. I will use a budget for now on.

-Teacher was very knowledgeable and helpful

-All information was very educational to me and I do appreciate the help that your company provided for us in our not so good times right now, again thank you.

-Instructor very good

-People could use this course even if they don't have credit problems.

-The class was very good.

-Thank you for your help!

-Thank you for the ability to take the test online. I am disabled and appreciate it so much. I learned really useful information from this course and will use it from here forward.

-very nice & helpful

-I wish I had taken this course long ago. should be a required course for high school

-VERY INTERESTING

-I enjoyed the class and think it was very helpful to me and many others.

-This course was very beneficial to me in understanding how credit works and how to keep from getting so far in debt in the future. I am planning to utilize everything that I learned in this course to be able to provide a better less stressful life for me and my family.

-THANK-YOU, VERY GOOD, GREAT HELP...

-Very Helpful.

-Thank You for this course, it was very helpful. I understand a lot more than I did about managing finances.

-My experience with CCCS has been very helpful. It's given me insight into several mistakes I have been making. Thank you, in particular for treating me with respect. I've had to deal with a tremendous amount of stress from creditors and I appreciated an encouraging word from someone who has to deal with this every day.

-I actually feel relieved. I have learned things I did not know; some things I knew but didn't realize the importance. I feel as though I may be able to "have a life" now. I really appreciate this course and the time it took to shake the cobwebs out of my head.

-Budget information was especially helpful. My previous attempts at budgeting were unsuccessful because there were no goals. I also learned about insurance differences, which previously found very confusing. We have printed all of the lessons for future reference. Very valuable info.

-Its a shame it took bankruptcy to get this class! I received so much information that I never really thought about. I wish this could be put in the High Schools. My daughter didn't even know how to write or balance a check book when she graduated this past May. If this information could get out to children at a early age, there wouldn't be so many of us in Bankrupt. I do plan on sharing this with my children.

-I understood all information

-I would recommend this course to anyone. It has a lot of helpful information and is very user friendly.

-contracts on anything can be very costly if you don't understand how it works

-The program was affective

-Information provided was basic enough to understand and useful. I will be able to use the information from this course to help manage my future finances.

-chapters one and two were very helpful and I learned a lot about budgeting and how to make one that I want to stay on (goals).

-Thank you for this experience

-MANY THANKS AND APPRECIATION FOR YOUR HELP AND GUIDANCE

-This course had some really great learning throughout it.

-The material was well thought out and presented.

-The names of the Acts are confusing.

-THIS WAS A GREAT CLASS. IT HELPED ME TO UNDERSTAND BETTER HOW TO MANAGE MY DEBTS.

-THANKS!

-This course should have been available years ago. I have learned so much from this course and will take a lot away with me in building my credit back up in the future. Thanks for your help

-THANKS FOR THE HELPFUL INFORMATION.

-I learned so much more than I expected. Time well spent for me. thank you.

-It was real good, I learned a lot. Thank you

-I learned a lot and thanks a lot

-I really found this course helpful. I have kept a budget for years, but I was not using it correctly. The greatest thing I learned from this course is to budget my savings at the top instead of the bottom! Thank you!

-I learned a lot from the course and it pretty much hit the nail on the head as to how I got in this situation.

-It was an interesting course to take and it had very helpful information. It seemed to cover the topics fully.

-THE TEST WAS VERY HELPFUL AND USEFUL.

-I am going to share what I have learned from this course with my friends and family to help them also.

-Most everything throughout this online class I have heard before but actually going through the material put everything in a different perspective. I learned really how important it is to manage my money better and how much money I don't have to pay out and instead can put away for the items on my goal list.

-Thank you for the valuable information provided.

-Very helpful. Thank you.

-I learned a lot that will now help me in the future and keep me out of debt.

-I would like to thank you for all your help.

-This is the best course I have ever taken! It is so well explained & clear! I will be able to use this & am excited to get started!! This would be an excellent course for kids in high school!!! Thank you!

-It opened my eyes to things I didn't know. Thank you.

-Now I have to get my wife to take the course.

-I have learned a lot that will help me with my finances and mistakes that I have made hopefully I can learn from past mistakes and use what I have learned in this course to put me back on track with my life my thanks to your help!!!!

-I really liked the budget/goal card suggestions. I am definitely going to do both!

-A LOT OF THIS INFORMATION WILL HELP ME GET BACK ON THE RIGHT TRACK. THANK YOU. IT WAS MONEY WELL SPENT.

-I believe I have learned how to budget.

-I think that every high school senior should have to take this course in order to graduate.

-A lot of the material I already knew. I just need to apply

-The audio was very helpful. So was being able to print out the information for future reference.

-thank you very much for a way to a better life

-this course will help to use a budget and only use one credit card with a small amount. I am hopeful that my medical problems are over, and I can get a full time job.

-a very easy learning and informative program

-Very informative

-i was surprised at how much I wasn't for sure of. this should be taught at school.

-very good info

-I found the information on goals and budgeting to be an example to me for managing my finances in the future.

-I have learned so much from my own financial mistakes and through the course of Bankruptcy. It is a comfort to have taken this course and to learn that I am not alone (not the only financially challenged person in the world), and I can move on, and have my goals. Life goes on and I will make it! thank you for your support and knowledge!

-Excellent Course

-Very easy to understand materials.

-all of the information was very helpful to me and it has certainly made me think about what I want in life and what it is going take to achieve it...aka goal.. and a budget are what I'm going to put first in my life now...

-I leaned more than I thought I would. so I would like to say Thank You

-thank you

-I LEARNED ALOT BY TAKING THIS COURSE THANK YOU!

-Thank you for helping me learn to get back on track.

-Everybody should have to take one of these courses!! I totally enjoyed it. Thank you

-This course material should be read by all people in financial distress. I am going to make my goals and my budget and act on both to manage my finances and my financial situation and will prevent such like situation from happening in the future. I will also help some of my friends who are in financial distress to go through this material.

-I FOUND THE INFORMATION I READ INTERESTING. I THINK I WILL NOW BE ABLE TO DO A BUDGET. THANK YOU.

-This material is very helpful for young people just starting out on their credit journey and for older people trying to start over. Thank you.

-I found the idea of setting goals for myself to be very helpful. I plan to set goals for myself and set up a budget that works for my situation starting today. Also the idea for keeping the separate files for everything I found very helpful, and I plan to start using that system as well. I have actually learned a lot from this course and plan to use it to help myself reach my goals and manage my money properly.

-This was a very informative course. I am glad that I was required to take the course. I will be using the course book to help me make a budget for myself.

-Thanks!

-Thanks- you were great!

-I will do much better now. Thank you for all your help.

-Thank you for showing me was to learn how to manage my money. Sincerely

-Very nice on phone with us & was very friendly.

-I was very impressed! Not at all bored! I'd like to do it again!

-Job well done

-He was and is a wonderful speaker, even if not filing bankruptcy. I learned things I didn't know. Thank you very much.

-This course was fully illustrated and I have learned a whole lot.

-This has helped me a lot. Thanks

-THANK YOU!

-This is a very good program for anybody. It should probably be taught in high school.

-I learned quite a bit from this program and will use it the best that I can in the future.

-The teacher was very clear and answered questions clearly so we understood.

-This course was very helpful, if I had used this information before I'm sure I would have not been in the position I am today. Now all I have to do is use what I read on a daily basis, Thank you

-The material used was helpful-easy to understand. I feel it should be mandatory for all students ready to go out on their own to take the course & then the test. To understand what they need to be on their own & be in a healthy financial lifestyle

-Excellent information. I was surprised by the amount of information and its content. I have printed it out and downloaded the available excel worksheets for future use. I will begin using them today. Once again, excellent information.

-Every high school student should read this book. Where was it all my life?

-He was very helpful!

-Love the book, wish I'd had it sooner. Will use it to teach grandchildren how to manage money. Thanks so much.

-I now realize the mistakes that I have made with my finances and plan to change these bad habits.

-Thank You

-Very helpful course. Thanks.

-This was a great course and will be of value to me.

-Course was great - learned a lot - thank you!

-This course should be a requirement in high school and if not taken in high school for anybody that wants to start college. It is very, very informative and the knowledge is the basis to a sound financial future. I loved taking the course and would recommend it highly to everybody.

-I intend to implement the file system and keep all my papers organized. I see now that I should have sought help earlier when I began experiencing financial difficulties. It has been a rough two years because of both being in graduate school and having my income drastically reduced at the same time. I would have made different choices if I could do things over. Thanks for designing this program.

-I have started a budget that I am following very close. I hope to be in a much better money situation by the end of the year. This class has really opened my eyes to things that I clearly did not understand or even thought about.

-I was truly informed on things I thought I already knew, and I learned some things that will be very helpful to me in the future.

-Only thing was the initial email did not list the website to get started.

-well accepted.

-Thanks for getting me back on track!

-I did not know what to expect, but I was pleasantly surprised.

-was very informative and helpful. lots of useful information

-This course provided hope & useful tools, as soon as I get done I'm heading for my recipe box to make a goal list to keep in my purse. I tended to be a compulsive shopper, after retiring and having extremely less income things really got ugly. I have gotten a lot of useful advice, Thank you

-Course was very helpful and informative.

-I did learn a lot from this course!! thank you

-this has changed my life. thanks

-great tips for a financially responsible life.... and my wife and i will use this information to live a better successful lifestyle. cash only from now on !!! most of information in program i did not even know about, everyone in America should take it and be required in school!!

-this is a great course.

-we have a goal to set and follow the goal card.

-This is a very informational course. I learned things that I know will help me change my way of handling money.

-I found this course very helpful.

-my goal is to use the budget at home. thanks

-I m glad I took this course. I've read this and found out a lot that I didn't know thank you

-Thanks for all your help.

-this really makes you think

-good program that did teach me some things!

-The course is very helpful and will benefit me in the future. I wish I had taken it many years ago. Thank you

-The information was very helpful and I will be able to put much to use in the future to help this from not happening again. Thanks

-Very Helpful and interesting. Something which should be a part of any 12th grade educational program.

-Thank you for making this course available. It was very well-done and easy to move through on -line. The staff have been cordial and treated me with dignity during a difficult time in my life. Thanks again.

-I DIDINT KNOW HOW IMPORTANT CREDIT AND BUDGETING WAS. I LEARN A LOT THANKS TO THIS PROGRAM. I WILL CONSIDERD EVERYTHING I LEARN IN MY NEW LIFE STYLE THANKS

-I never want the embarrassment of falling behind again. I have printed the chapters to help remind me of how to stay on top of things and will use as a tool to prevent my children from falling into the traps of life as I did. Thank you

-This program was quite informative and I believe will be helpful for my future budgets and goals. Thank-You:)

-This course was very helpful and meaningful for me. Thanks,

-The management course instructors were extremely courteous and efficient I congratulate them.

-Thank you for your help on the phone.

-Thank You! Most helpful

-Thank you for your help.

-I felt the course was very helpful in answering questions I may have had and that the information gained will be used in the future to make credit decisions. Thank You!

-Very Good course.. I love the fact that there was an audio aspect of it and I could read along while hearing the info.. Thank you

-Thank you

-This class will help my wife & I get back on course

-This course gave me information I will use as I re-establish my credit after bankruptcy.

-I really appreciate being enlightening on budget management and will be certain to apply the principles obtained right away.

-Very good and informative overall

-excellent course thank you!

-It was very helpful and educational.

-thank you for your help... but i am upset that i missed one.....

-Terrific Course, would recommend to anyone!

-Thank you.

-This program was very informative and easy to use. I look forward to applying the skills that I have learned to reach my financial goals. Thank you!

-The class helped me a lot, into thinking more about my financial goals.

-I learned a lot, I will protect my financial future

-it got me thinking

-Good Course will help improving Financial habits

-this program was very helpful to me in that it showed me where I got off track and how to get myself back on track thanks

-this was very well explained whom ever did this needs a Big thank you thanks for your time.

-I THOUGHT THIS PROGRAM OFFERED A LOT OF GOOD AND USEFUL INFORMATION. AND WAS EXPLAINED IN VERY GOOD TERM AND THE STORY'S OF PEOPLE AND NAMES AND SITUATIONS MADE IT EASY TO UNDERSTAND.

-I learned a lot from this course. I don't believe I could ever put myself in this financial situation again.

-I feel this was a very informational program. I have learned a lot from the information given. Thank you.

-Nice to have it online I have 4 kids and a wife so helped out a lot

-thank you

-I learned several helpful things we will work to incorporate in our budget and money planning.

-Thank you for having this course available online.

-self-study

-I have learned a lot that I did not realize. I made it 32 years with good credit. Now maybe I can start over and do it right this time. Thank You

-Very easy to follow!

-good program

-It really was an eye opening course. It would be helpful if when a wrong answer is given that the question and correct answer were available for viewing not just the correct answer. Thanks!

-very educational. loved it.

-Very insightful material. Thanks!

-A NEW START

-This program was informative, and can help me in the very near future

-I was not looking forward to this process. However I can now say I learned a lot from the program and plan to use the information I received. Thank you.

-Teacher was very helpful

-Very well organized course!

-I learned that Goals are the foundation of a good financial future. This was awesome program.

-There was a lot I didn't know. it was very helpful

-thank you

-Thank you very much for this information. I printed out every chapter. I know this will help me in the future.

-I learned a lot from this and will start a budget. Thank You.

-I consider this course I have just completed to be of excellence, and of the most informative information I have learned regarding my financial

-This course was very useful. Lots of information I can use and tell others. I can't wait to get started on setting up a budget for further goals. My main goal is rebuilding my credit and having a high score and keeping it. Thanks

-THANK YOU

-Very put together, thank you,

-THANK YOU

-This whole process was very convenient for me. Someone answered as soon as i called to inquire about the web site not working and she was able to fix my problem by entering my information for me. I liked the fact i was not put on hold for ever. She was very helpful. Every bit of information contained in the program is very useful, and i will

definitely be using most or all in the future!!!

-THANK YOU

-I found this information to be of great help... thank you!

-I found all the information INCREDIBLY useful and plan to use it to change my spending habits from here on out. Thank you!

-this helped me a lot thank you very much

-wonderful online course--clear, concise

-I value a lot of the information that I received during this process. Having to file bankruptcy has been the lowest point in my life. I am not a frugal spender, however, with extensive days lost from work due to unforeseen medical problems; I did rob Peter to pay Paul. My number one goal in life is to take care of my two girls, but next in line will definitely be, to never, ever be in this situation again. I am embarrassed but even more so, I am sad that my life has come to this. I will use the knowledge that this experience has given me and by the Grace of God, and of course the bankruptcy court, I will get through this time in my life. One positive outcome, I have discovered that I am strong and that I am a survivor. Thanks for the information.

-Very informative and beneficial for home.

-A well organized program, thank you.

-Thanks

-they are really all applicable in our real life.

-I'M GLAD THERE WAS SOMETHING LIKE THIS ONLINE THANK YOU VERY MUCH

-thank you so much for this program I learned a lot.

-I am 48 years old and believed that I knew everything that I needed to know about keeping a budget. The idea of having personal goals and making them specific was new to me. This will be very helpful in reaching the goals that I made specific during this course.

-It really did help me a lot.

-I think this a great information for anybody who wants to get back on track with their financial situations. Thanks for the much needed information!

-I learned a lot from this course that I did not know regarding specific agencies and rules and it will be most helpful in my future.

-it was very helpful

-thank you so much for the program, I learned a lot. I can apply them to my daily life.

-Thank you & God Bless for all your support.

-This course was very useful. I would definitely recommend this course to others.

-Thanks so much, more enlightening than I had imagined.

-I find that the course was very helpful and I'm going to try and help other people in my life better balance their money.

-This course was very informational and interesting!! I actually enjoyed reading it.

-Thanks for all of the help this was a great program and wished I had knew about it years ago.

-I printed out all the pages from the lessons.. I learned a lot and will make MY own decisions from now on.. Thank You !

-Thank You for all the help on my credit counseling by providing me with a way to start my own budget.

-I don't think this course could be explained any better.

-THANK YOU ALL FOR YOUR HELP

-THE CLASS WAS GREAT

-GREAT TEACHER

-I learned the importance of goals and a budget. Thank you.

-I would like to say thank you and that this information helped me understand the way my credit works and how much I am really paying. Thanks again that was a eye opening course.

-Thanks...a big help.

-Hope to include all that I have learned into the budget

-Some of the things I learned are very informative . I now intend to never use a credit card again unless it is my debit card or a gas credit card.

-At first I didn't think that this class would help me out at all. I now know many ways that I can better myself financially in the future. Although I am now filling for bankruptcy, I now have the tools and the know how not to get back in to this position again.

-This is a very useful and informative class. Thank you for the help.

-Very comprehensive! I've learned a lot from this experience.

-I want to say it was very nice not to have to drive to do this. It is nice that you do not have to try & take off work or work around that schedule. Thanks Soooooooo Much! -

Thank you for your helpful information.

-I just want to thank all of you who ever you are for assisting me in my success and my future, i know now that i will be able to manage alone . Thank you

-Helpful information. Lots of things to work with to help us set and work on reaching our goals.

-thank you for helping me get my life back on track

- since I fell into financial trouble I have completed most of the courses for a finance degree from UCCS. so this felt like review.

-I truly learned a great deal from this course. The material was very enlightening to me. I wish I would have taken this course a long time ago.

-A LITTLE WARM IN THE CLASS. NEED MAYBE MORE SPACE MORE AIR VENTILATION.

-THIS COURSE WILL BE USEFUL NOT ONLY FOR ME BUT FOR MY GROWN KIDS AND MOM TOO! I INTEND TO PASS ON BOOK TO THEM AND TELL THEM ABOUT THE COURSE OFFERING.

-I actually learned a lot more from the online class than I expected.

-THIS COURSE WAS VERY HELPFUL TO ME AND WILL HELP ME IN THE VERY NEAR FUTURE. I HOPE I NEVER HAVE TO DO THIS AGAIN IN LIFE. THE READING WAS VERY HELPFUL & INTERESTING TO ME, LETTING ME KNOW THAT I CAN REFER BACK TO THIS INFORMATION WHEN I NEED IT. MANY THANKS

-We will Now set up a budget and stick with it and we are going to set goals... Thank You !

-CCCS was good about handling my case

-thank you for this course. I learned a few area's that will be helpful in my future.

- Thank you it really opened my eyes on a few things.

-The client felt they learned something and they gave the same test to their kids who are 17 & 18.

-Very well presented and is understandable. Nice job.

-I ENJOYED TAKING THIS COURSE. I HAVE LEARNED QUITE A BIT THANK YOU

-Thank you very Much!!

-Thank You for everything this program has opened my eyes and I hope to improve on my weakness.

-Good Teacher

-This was good and affective.

-very interesting course

-I will set up a budget and stick to it and I will never have to apply for bankruptcy again.

-She was very helpful. She also was very pleasant on the phone with me... Thank you very much

-I thought this course was very helpful in setting my financial goals to avoid future financial problems. Thank you very much.

-I found this class very helpful

-I felt this course was helpful for my life.

- The on-line worked out easier for me. And gave me a chance to understand and take my time to think about what I can do to help us in the future. The class gave me some ideas.

-I really enjoyed looking at your spreadsheets that pop up when clicking on the link and will be using the spreadsheet for budgets

-Really liked it - the course helped me focus!

-Thanks!

-Thanks really helpful

-I have to say there is a lot of information out there that I had no idea about. I wish I knew a lot of this information years ago.

-I did learn something from this information.

-Thanks for the helpful information. I have learn a lot. Thank you so much.

-Well-written and concise on-line presentation. I found it very user-friendly and easy to follow.

-VERY CONCISE PROGRAM

-The course was interesting and informative.

-It gave me insight into my expenses that I did not consider or think about. The chapter on "leaks" in a budget, helped me to realize where I was spending without thought, for example on coffee and snacks during break at work. It was a really good, educational experience. The timing on the test made me nervous if I would finish, that's something I might change about the education. Thank you.

-Good stuff

-Thanks for this course, was helpful taking this at home on my computer, and learned

information at my own pace and goals to help my budget.

-I feel this course put me at ease about bankruptcy. There still is hope in the near future about purchasing a new home or car.

-Thank you for your knowledge and time.

-Thanks!!

-They should teach this in High School.

-Thank you!!

-He was interesting and helpful--down to earth

-Thank you!!

-This course was very helpful and the contents were written so a person could understand them. thanks for letting me take this course on-line

-I found the training course to be very helpful. I will start my own personal budget. Thank you.

-Thank you so much I cant wait for my husband to do his that way we can sit down and go through and make a budget and our goals

-I am real pleased with the course. I found things I did not know. thank you.

-The online course is very well put together and easy to understand. I think that the time that is required to spend on the material is too long and should be based upon how well the individual is performing on the chapter review questions.

-This is very helpful. I learned new and interesting things, some of which I did not even know. I would recommend this course to anyone, I just wish I would have taken this course before I filed Bankruptcy. However, now I know things I did not know before and I will create a goal card and a budget. thanks for all of your help...This is great..!

-Very good information Thanks

=I thought this was a very good way to take this class. Thank you.

-On-line was easier for me with my schedule.

-Informative and useful information.

-I really enjoyed this course. I thank you for the information supplied in the contents.

-This course has been very interesting and helpful. And I will definitely apply it to my life to help me get back on track

-I believe this program will be helpful to me. I have printed all the chapters and will file them in a folder for future reference.

-This course was very useful.

-The information provided was very useful. I wish I'd known some of these things before hand.

-Thanks for changing my life

-I appreciated being able to print the materials and follow along with the audio. It helped me to remember more of the material. The information was very good. Thanks!

-There was a lot of valuable information in the course a lot of this information I was not aware of, some of the principles in this course were life changing for me I will be applying them to my financial situation. thank you for your help,

-thanks for letting me take this class online it was the only way that worked with my work schedule.

-I learned the importance of using a budget including watching my spending leaks.

-I can read and comprehend pretty quickly. I was through everything with 95% accuracy in 30 minutes. It would be nice if there was some way to take the final test at that time instead of having to kill an additional hour and a half.

-it was a wonderful course I have learned a great deal of what is "a good credit" and most of all how to maintain it forever thankkkkssss!!!!

-This service was easy to understand and helped to view my finances in a better understandable way.

-The course was very good, I wish had I done something like this before now. Thanks very much for letting me take the training

-Thank you for this great help to better record keeping and making a budget.

-Being able to do this online was very helpful because of work situations and not being able to get off in time and also with being sick. Gave me comfort being at my own home and taking the required tests/reviews.

-The information I have read and studied will be helpful to me in the future. I intend on using this information wisely. I will begin with a goal card. Thank You.

-I am not sure the 115 minute time limit is necessary. Most of the material was easy to understand and could be processed easily, this was a very valuable course.

-Actually, I didn't think this course would be all that helpful before I took it. I have to say I wish I knew half of the things in here before I got into such debt. The material was not only easy to understand but laid out in a way that was easy to remember and made perfect sense.

- The course seemed to cover a lot of what I need to know to handle my budget more efficiently.

-thank you for this course. I was able to understand and learn a lot.

-THIS PROGRAM WAS VERY WELL ORGANIZED AND EASY TO USE. THANKS FOR THE GREAT INFO.

-This has made it very clear to me on how to properly form a budget and put it to use. I plan on using what I have learned in my life to get myself back on track so I can reach the goals I set for myself. I am very excited to have learned what I was doing wrong and what I can now do right and live a better life. Thank you for your help! :)

-The material was very helpful in identifying mistakes I have been making that have gotten me in the financial trouble I am in. I have learned a lot from taking this course.

-I have learned a lot with this program and will use it on a daily bases to improve my spending habits, I am thankful I was able to do this online it has made it easy to do all that was needed to be done to get me out of the mess I was in. Thank you.

-Thanks, I did learn a few things.

-i felt like I wanted to do a better job handling my finances.

-Course was informative.

-I feel this course was very much needed for me to get back my focus on my finances. Thanks

-I wish I had this knowledge before I let myself and ex-room mate get me into a Bankruptcy situation. Thank you for the good info!

-This has been very enlightening for me I plan on using the information I have learned today to improve the way I spend money. And create a budget and set goals so that I can live better.

-I've learned so much through this program that I never realized before that will definitely help me to reach my financial goals and also stop me from being an impulse spender, especially considering how limited my income is being disabled, I've learned even I can save money and buy a car that is very much needed by following the guides in this program. Thank you so very much.

-Most interesting was the idea of paying yourself first. In the budgeting/planning process, I am inspired that, that is considered "good practice."

-I think the course really helped me and I wish I had a budget when I was married.

-I think this program was very helpful and a good learning tool.

-I have learned a lot that will be very useful for me and my family from here onward-

-Learned some beneficial things, thank you

-I learned a great deal from taking this course. I believe I can change my poor financial habits, to positive ones. I can have a fresh start now from what I learned. Thank you

-Thank you

-I think that I can keep the records up to date. Never did I have the chance to keep the records--my husband did this!!!

-This course was very helpful.

-pretty good job- good details in a simple language

-User friendly. Very relevant and helpful information. Thanks.

-this was a very insightful course, I will take the lessons to heart in dealing with my finances from now on!

-THANKS!!!

-immigrants like me will learn a lot from this course,.

-There was nothing in your lessons for people who have loss jobs do to medical reasons and there is no way to have an income. I takes 1 to 4 years to get disability and there is no income till you do!!!

-This program truly opened my eyes! Thank you

-Found this course to be very informative, and will help me to be cautious in the future before signing and getting into "things". Has definitely inspired me to made out a budget.

-This was a valuable course that I plan to use daily. The information was relevant, current and useful. Thank you!

-I LIKED HOW IT WAS BROKEN DOWN INTO DIFFERENT LESSONS , BETTER FOR ME TO UNDERSTAND AS A FIRST TIMER, DEALING WITH THIS MATTER.

-Questions were relevant to course.

-Thank you!

-very helpful

-GRACIAS

-This course was very helpful to me and I will use it beginning today. Thank you for providing it.

-I have learned a lot from this course, I learned things that I never knew about , I feel that i can make a budget and stick by it. All the contents in this class are helpful to everyone no matter what walk of life you are from.

-Thank You for this class I have learned a lot about how to keep a budget. I plan to use a budget now.

-I never expected to be in this financial state at my age (75), but I am and will work on

a different perspective than I have in the past. Thank you for this course.

-THANK YOU

-I really learned a lot but it did take a while but i actually learned some very valuable information

-This course was very clear and useful

-very educational and will be helpful to me for the rest of my life..

-This course was informative and a great learning tool.

-I found this very helpful for the future and its all in the small stuff that adds up take some time and slow down to make sure its what you want and that it fits your goals.

-something to pass on to kids.....and help them

-The program was useful and their were a few things that I did indeed learn.

-This course was very educational for me. I learned how to keep more control over my finances. What to do and what not to. I feel this course is really going to help me make a life change of organizing my goals and creating a budget. Thank you for offering this course online!

-This is good Program i learn a lot.

-Great learning tool, should be implemented in high school classes.

-I feel this course will help me get back on track. It was very helpful.

-I understand and know a lot of things about credit that I did not before I took this course. Thank You

- This course is very generic and with a few "reality" inputs should be taught in every high school. I feel that I did learn a few things,

-THANKS TO A NEW LIFE

-I learned the importance of goals. I learned I must live within my means. I have definitely gained by taking this class. Thank You

-I thought I knew it all! What a surprise I had! I am so glad this course was available to me. It has opened my eyes to things I never knew I was doing wrong. This has been a valuable lesson! Thank you!

-I have learned how to use some financial tools for budgeting and keeping track of expenses to fit my financial needs.

-I have learned that having a budget makes a big difference in life.

- "Now I on my way to freedom & success--thank you much

-the staffs were friendly and approachable.

-this is a good class. i learned a lot.

-IT WOULD HAVE BEEN HELPFUL TO INCLUDE A CHAPTER ON REBUILDING YOUR CREDIT ONCE BANKRUPTCY WAS FILED

-thank you for giving me an opportunity to get my life and finances back on track!!!

-Thank you for my education. Open mind and eyes to making changes

-Was a very helpful process. Got good insight on financial management

-great information!

-I honestly hope what I've learned is helpful to my budgeting and staying out of debt.

-This program was excellent. I've always been overwhelmed when I thought about creating a budget. This program has made me realize how necessary a budget is and by providing the spreadsheet to work on I'll definitely be creating one for my family. Thanks for such a great course.

-We have worked up a budget and will work with and follow to get us back in good credit practice and graces.

-I have learned a lot from this course and now plan to set goals and use the tools this course has gave me Thank You

-I learned more about budgeting my money which will help me in the long run to better manage my money.

-time well spent

-Too far away from my home. I live in Tecumseh and don't know OKC that well. But the class was very good.

-convenient if you lived in the city

-needs to be offered more than once a week

-too much interruption could not concentrate

-A wonderful course with helpful, practical examples and tools. Thank you.

-great thing to do and i learnt a lot thing which will help me, as well as my family. i think this help me teach my children how to handle their money wisely.

-This course was very helpful in understanding the importance of a budget and the way to do it.

-my wife we thought had a good budget until mine and her health became poorly had we been in good health we might not have needed this

-Thanks

-Thank you for such a good course. I learned a LOT.

-I got more out of this course than I thought I would. Thank You!

-I enjoyed this course!

-The program was very helpful and I'm glad I took the course. I will use it at home.

-thank you

-aside from being a little boring the information is useful

-This course is very enlightening. I've learned a lot that I have never none before and I thank you for that

-Thank You

- Extremely informative. I learned so much. Thank-you.

-I found the course to be very professional, accurate, educational and useful to help change bad habits.

-it is interesting to see already where i can save even more in the future for our home and am excited to apply these steps in my everyday life, Thank- you

-I really learned a lot from this whole experience. It has made me a much better saver and wiser shopper. Thank You!!!

-Great class and helpful information.

-I have truly learned a lot from this course.

-Need more comfortable chairs.

-Extremely personable to all!

-good job

-thank you

-Thanks so much for this valuable financial management information. I learned a lot from this course that will help me going forward.

-Very helpful in my situation.

-Denise Randall of the Toledo Branch was very kind, courteous and extremely helpful in developing a budget plan for my home which I have put into use immediately.

-This was a worthwhile exercise.

-self study

-Yes I learned a lot from this course that I will apply to my daily life, thank you very much

-I feel every young person should be required to take this course prior to being sent out into the world. I actually enjoyed reading it.

-This program has encouraged me and has given me the confidence I need to build realistic goals and a good budget!

-this was actually helpful, even though I am in the finance business I did find a few things that even I didn't know

-This program will be very helpful for me. Thanks you!

-This program will help me in my life after my wife and I have filed our bankruptcy. I have printed each and every chapter so that my wife and I can look back for help as we start our new lives living with a budget. Thank You,

-This is a great program we will use a budget at our house from now on

-I believe this course will give me the new start I needed. Thank you

-I have learned a lot from this course. The key to this working for me is if I put the plans given to me into action.

-This program should be offered to everyone. People lose sight of the importance of a balanced budget.

-I learned a lot! There were things I never thought about in regards to a budget and goals that really make sense and I will certainly use now! Thanks for the great info and help!

-Wow, great class! You have a tremendous group of individuals!!! A VERY SPECIAL THANK-YOU!!! YOU HAVE BEEN A GOODSEND AND TREMENDOUS HELP!!

-This has really helped me a great deal. I can't wait to look for leaks in my day to day life. I can't wait to start my budget tonight. The online class is wonderful. I love it.

-great course

-This class has shown me quite a few tips and ways I can straiten out some of my balance and budget issues. The excel spread sheets are nice also.

- I did learn several important things that will be helpful in the future.

-This course has enlightened me on how to set goals, budget and do a better job on maintaining a good financial record.

-I did learn a few things, some being the acts and info on credit cards that were very helpful.

-Thanks for the online training course. It was very helpful, and was most suitable for my needs. I really appreciate the functionality, and the ease of this program, and it has been a good help. I appreciated it a lot for helping me understand it a lot easier, and for the optional audio input where available. Thanks again.

-Some information was very helpful I had been aware of some info. but examples made me understand it better and realize the importance of it I thought it very helpful and recommend it Thank You!

-To be honest, I was surprised at how much I learned from this and plan to use the forms provided to help me better manage my finances.

-Quite a bit of the information covered in the course I had never needed to be exposed to, so I went into it really not knowing the subjects covered. I'm sure that the exposure to it will be helpful in the future. Thanks

-GREAT

-LEARNED SOME HELPFUL STUFF

-I feel I learned important info to help me.

-Thank you so much. I believe this will help change my life for the better.

-VERY INFORMATIVE THANK YOU

-I will use this in my daily life so that I may never be in this situation again. Thanks to the staff that walk me through getting set up online thru the phone.

-I will do my best. My sole income is Social Security but I do think I learned something from this course.

-Very helpful steps to get me back on track ,thanks.

-TEACHER WAS EXCELLENT

-thank you. this has taught me a lot of information.

-I did know everything that was in the book before I read it

-Very helpful. I plan on taking the information I learned from this course and using it. Thanks

-VERY PATIENT WITH THE CLASS BECAUSE THERE WERE A COUPLE OF PEOPLE WHO KEPT TALKING SHE WAS AN EXCELLENT TEACHER VERY KNOWLEDGE & PREPARED

-Very helpful and very easy to understand. Thank you

-GOOD CLASS

-SHE WAS VERY PLEASANT AND PUT CLASS CASE

-I ENJOYED THE CLASS MORE THAN I THOUGHT I WOULD

-I actually did learn several things that have made me more aware and will be helpful to me in the future. Thanks

-These program help me understanding about setting goals and budgeting for my future.

-Thank you for providing this valuable service. I have learned many things. Can see where my past mistakes were made, and with a new plan (budget and goals) I am confident that I will be successful in having a better financial life.

-This was great.. I learned a lot I didn't know. Wow there's a lot of stuff that was really helpful thanks

-I find it interesting that I knew most of the content provided in this course. I believe the hardest part is to commit to your goals and to continue to monitor your situation. I think the most valuable words in this course are vision, strategy, belief, persistence, and learning. This is why I added them to my goal card.

-Thank you for helping me understand how to budget my money correctly.

-I was very glad to have had the opportunity to take this course. I think it is very helpful and beneficial.

-This is very helpful. I believe that everyone should have access to a program like this!!! Thank you!

-This class will help me tremendously in the years to come.

-I have learned much of what my mistakes were in the past and will not make them again. Thank you.

-Found some great ideas and information, thanks

-Thank you for this opportunity. I've learned more in this two-hour course about money, finances, my credit/credit score, how and what is a budget, than I've ever known before. I printed out every chapter. I will set up a budget, and a goal card. I am facing a bankruptcy due to medical circumstances. However, I also learned there is hope to get back on my feet from your course. After taking your course I feel challenged, but I no longer feel overwhelmed or totally defeated. I thank you for this. I am willing to do whatever it takes to get back on my feet, and I believe your course has shown me the steps to take.

-location was 2 hrs from my home.

-I WOULD LIKE TO THANK THIS ORGANIZATION TO HELP ME IMPROVE ON BUDGETING MY MONEY AND UNDERSTANDING WHAT CREDIT IS.

-Live in Spearfish, wish it could be on some other day & times.

-Thanks for enlightening me on use of credit.

-It was very helpful.

-Thank you very much!

-Outstanding teacher, very helpful info

-The lecture was presented in a positive way that made me feel at ease and there are many tools to help financially.

-there were two facilities w/ same name, to my understanding were wrong

-I wish I would have know of this course 7 years ago and been ready for it when our daughter was born with Hypoplastic Left Heart Syndrome. Thank you very much for the information.

-I learned a lot of important things for my life. Thank you!

-Thank You! I Learned so many things I did not know.

-thank you

-WAS VERY IMPRESSED AND FELL PEOPLE SHOULD ALL TAKE THIS TEST & TRAINING.

- I learned some things that can help me with my goals, and I have some hope for my future. I cannot explain how bad I feel.

-I feel the course was too long

-the information was good and helped me understand ways that a budget can truely help and setting goals was a good thing

-I actually learned quite a few things while taking this coarse.

-Wish I would have had this course before I got into credit card debt and couldn't get out without Chapter 7.

-I appreciated the process, thanks so much.

**-EXCELLENT SERVICE THAT I DIDN'T KNOW EXISTED.
I'M VERY GREAT FULL FOR THIS CLASS**

-I think that there should be a law stating that anyone who applies for a loan or credit card should have to take this course first.

-Thank You

-thank you

-being able to take this online was very convenient, it made it much easier with having a 3 year old and having to be able to walk away from the computer at times. thank you

-Very good program and very good advice.

-Very Helpful

-thank you very much I had no idea that my spending habits was so out of control with this course I have learned a lot now I know how to budget my paychecks and I'm going to try very hard to remember what this course was all about thank you very much for teaching me what I didn't know

-I am completely overwhelmed about HOW MUCH I DIDN'T KNOW, HOW MUCH I DIDN'T UNDERSTAND, HOW OFTEN I FAILED TO READ THE FINE PRINT, AND HOW SOMEONE WITH A CREDIT CARD CAN BE IN FINANCIAL TROUBLE SO QUICK. MY INTENT IS TO REACH MY GOALS, START TRACKING MY MONEY....ALTHOUGH FOR THE PAST 1 1/2 YEARS I HAVE BEEN CURTAILING MY SPENDING, I THINK I CAN DO A BETTER JOB AT LEAST I CAN TRY. I MIGHT HAVE TO SET SMALLER GOALS FOR MYSELF, BUT MAKING THE BUDGET AND MAKING IT WORK IS FOR MY BENEFIT. I NEVER WANT TO SEE ANOTHER CREDIT CARD.

-Always thought more money was the answer, but I "now" understand after taking this course that Budgeting is the key Thank you for a very well lesson learned even though this came too late for me. I will apply this as of today

-Enjoyed all the helpful facts that I learned while taking this course.

-i have learned a great deal of things i didn't know and fully intend to use them in my future and to also recommend to my family and friends to research and study the same

-Very Helpful information! Learned a lot!!

-I really enjoy taking this I hope and I know it will do me some good and I'm sure it will I learned a lot about setting goals and I am going to set me some that will help me. And set me up a budget plan I can keep and file. I have learned something I can use from this program also. Thanks a lot

-We appreciated the opportunity to take this course online. We have printed out each chapter and anticipated referring to the printouts as we restructure our finances.

-I feel by taking this course will help me in the future to save money AND NOT CHARGE!!! Cash is the only way. Thank you for the help:)

-Thanks to the Money in Motion program; I have learned a lot about budgeting and money management. I will continue to utilize the knowledge given to me by this program in order to keep my goals and a budget in prospective in the future!

-the info i have learned from this program i will use for a lifetime.

-this was one of the best things that have come out of my bankruptcy i will utilize this education everyday thank you

-Thank You

-Course was good at same time very common sense, we all should know these things

but we forget or put to back burner at many times.

-Very informative!

-It's incredible program. I have learned so much how to budget my finance. I will apply this to improve my finance.

-The budget form in excel is a very good template, better organized than the one I had created

-I think this course is awesome! I wish my printer worked so I could print the material off to review it later.

-good course. I have learned something new. I will follow the instructions.

-I have printed out all chapters for my personal reference in future budget goals.

-A great amount of valuable information. Thanks

-good course, I will definitely use the material I have learned in this course....gives me a positive look at the future.

-Thank you for the service provided and the information will be useful in the upcoming years of my life. I appreciate your efforts in helping me file for bankruptcy, and hope that the information that I learned will benefit me from having future financial difficulties. God Bless everyone.

-A lot of this information were things I had "planned" on doing in the past but was too overwhelmed to know where to start. But chapter 1 and 2 gave helpful direction and made it seem less overwhelming. I printed these chapters out and will refer back to them quite often I think. Although it was a "little" time consuming, it's nice to have the information given.

-This course has encouraged me to start a budget and will be a great influence to my future.

-Thank You

-Thank you for all of your help. Your staff was always very helpful when I've called over the last few months, thank you!