

## Money in Motion Student Comments

### 3-15-08 to 4-14-08

-I found the information very informative and helpful for future decisions I will make when making purchases. Although all my financial problems have been from 100% medical bills I find this course to be very informative and brought light to the topic on credit, agencies, interest payments and different laws which apply to rights of each party involved. Also a great tool to inform others about credit and credit scores and the affect this plays on interest lenders apply to loans and other purchases.

-Thanks for helping in such a difficult and trying time of my life. Trying to start again at 60 is not easy and especially alone makes life a new challenge. Again, thanks for all your help.

-Having to file bankruptcy has been and continues to be a very humbling experience. I have already seen positive changes in myself and my spouse toward making wiser choices and improving the way we handle our finances. We have set some goals and will work toward setting up a budget and sticking with it.

-At first, i thought..."here we go again, this will be stupid". It has opened my eyes to many things i didn't know. It is going to be very useful with the samples and printing off the course. It was presented in a "non-threatening, non-finger pointing, non-slap on the wrist, hopeful way". I was very pleased and honestly, i think this course should be taken for kids graduating High School to help them see what is out there and how to do things constructively. Thank you.

-Everything in this course is very helpful. The most important tip to me is to carry the reminder card around with me. Before my husband sickness and he passed away I did not stop to think of what I really needed or what I wanted I just got it. Now I stop and think about it before I buy something. 98% of the time NOW if it is just something I want I put it back. I believe this course if very helpful.

-I had to file bankruptcy due to injuries which disabled me and put my family thru financial and mental stress to a very serious degree. The information I have learned and received in this course has been very helpful to me and hopefully we will recover and some day with goals and a budget we will get back on some kind of track to a normal and happy life. Thank you

-I really enjoyed this course, there is alot of helpful information. After reading several of the chapters I have cancelled my cell phone which saves me \$72 monthly, stop eating fast food at work (I bring in lunch from home). I also plan on spending more time at home on my days off from work instead of going out for entertainment spending extra money.

-THIS COURSE WAS WONDERFUL IT WAS THE MOST HELPFUL THING THAT WE HAVE LEARNED IN OUR BANKRUPTCY. THANKS FOR EVERY THING.

-Looking forward to using these methods and suggestions to restart our financial future. We printed out every chapter to for future reference. Thank you.

-If this information was available to young adults before starting out in the real world and they read it, I feel that it would be a great asset to them. I am going to show this information to my daughter and go over the importance of it. Thank you very much

-Great Class learned a great amount about personal responsibilities

-The course was very helpful and easy to follow. The online option is a very useful way to complete the course. The ability to log off and come back to work on and/or complete the course as time is available was very convenient for me. Although some people may scoff at this new requirement before final discharge, I believe it to be a very beneficial way to educate people about managing their debt. Thank you for making this course available in ways that are convenient for everyone.

-I found this course to be extremely helpful in changing my life. I will use this everyday for the rest of my life. I think this course should be mandatory for everyone in high school. It certainly opened my eyes. Thank you so much for this program.

-This course has really opened my eyes about a lot of things I was doing wrong. This will definitely be very helpful to my life.

-This course was very easy to navigate and understand

-THANK YOU VERY MUCH FOR THE OPPORTUNITY TO HELP MYSELF TO REBUILD MY LIFE. I EXPECT TO BE ABLE TO ENJOY FINANCIAL FREEDOM AGAIN, AND TO HAVE SELF WORTH, AND PRIDE IN MYSELF WITH THE HELP YOU HAVE GIVEN ME. I HAVE PRINTED OUT THE ENTIRE COURSE, AND INTEND TO REFER TO IT FROM MONTH TO MONTH AS I PROGRESS THROUGH THIS RESTRUCTURE.

-The class was interesting and educational. A lot was common sense and I knew some of it already, however I did learn more about Trade Practices and rules regarding credit. Thank you

-Thank you

-I believe that the information was very helpful and gave me the tools I need to change my situation and my life. I am excited to see with hard work and dedication how my life will change.

-There was a lot of helpful information and I was glad that there was still help in understanding of credit and counseling.

-I just want to say thank you all for this education about Money in Motion. I have learned so much, I always wanted to start a budget but I really had no clue on how to do it. I would buy a budget ledger and start to get it going, but I would lose interest and lay it a side. But when your counseling service told me the bankrupt education I was required to take, I got excited because I was going to be taught how to handle

money with a budget, I just want you all to know I could not wait to do another lesson. I just wish I had known about you all sooner. Because I know I would not have had to go bankrupt. I have opened up some more of the things you offer, I would love to learn more, also the thing on Learn-Star I think needs to be a required subject for every student, I just wish I had had such a teaching in school and I know I sure would know how to handle money & be so much wiser about the danger of charge cards. I am so grateful for this teaching. Thanks again.

-wow, did I learn a lot! thanks..

-this was a great online class- my schedule is really busy and I could do it at my pace and reread anything I needed to go back over. I have learned so much and I no longer feel like a failure because I had to file a ch 7- I had serious medical issues and I did not know I had more options of protection but now I am on my way to a new life with new information and tools to have a successful life. Thank you so much to whomever compiled this online class.

-I found this course to be very helpful as I have always allowed my husband to take care of the check book and the bills. I did not understand about credit cards at all and I now do. I also can teach my granddaughter about saving her money and I believe I will be able to help my husband with a budget. It was good information to have. Thank you!

-Thanks.

-I was apprehensive about this course, but to my surprise it was amazing. I am still struggling to fix my credit. The information I got has showed some basic things I can do. Thank You. I am open to any classes that could help me in the future. Again Thank You!!!!!!

-I really feel this was very beneficial for me and I learned a lot and will most definitely use a budget!

-THIS HAS HELPED ME SO MUCH...WISH I COULD HAVE KNOWN THIS A LONG TIME AGO. LAY-OFFS SO MANY TIMES HURTS...AND OF COURSE AGE DOES NOT HELP.ALONG WITH BEING ALONE AND HAVING TO DO IT ALL...GOD BLESS AND KEEP UP TH GOOD WORK.

-The course was very informative as was the pre course that my wife and I took with HK. It is sad that it got to this point for us in our life but we became so overwhelmed with closing our business and not having jobs then medical bills and then the soon to be loss of our home. This class has made me feel that we can regroup and move ahead and I know when my wife takes the course she too will feel that way. Thank you

-The information in this program was interesting and applicable to my situation. My wife and I are implementing several things we learn from this program into our financial lives. Thank you!

-Developing a budget is going to be a positive tool in reaching my short term and long term goals and staying out of debt. Having to take this class has been very educational and will assist me and my family for

many years to come. I have a very positive feeling that we will live comfortably and debt free.

-The course was very informative and helpful to us. Thank you

-I found the audio service to be helpful. I read slow because I tend to have to re-read much of what I have just read to ensure I understood it. I tend to learn and go faster when I can listen to someone else while reading along.

-I found out that the warning signs were there but I did not listen to them. I should have faced them head on. Medical problems are something you need to have a plan for, as well as others. Savings has to be first to protect your future. It is the most important lesson I learned. I always put it last.

-This program was great and helped me understand a lot!

-I have learned great tools and methods on how to reach my personal goals in no time, handle my finances well and retire comfortably. This training is very educational and will tremendously change my life to have better future. Thank you for offering this training.

-This was an eye-opening course for me and feel that I have come away with very good resolutions to my financial problems. I am excited to start applying what I have learned.

-Great course, very informational. I would recommend this course to everyone even if excessive debt is not a problem. Thank You!!

-Overall I found the course very informative and helpful. It was totally different from what I had expected and am very happy with the course. It has given me some new insights into managing my money better, and hopefully avoiding and future problems.

-Nice Class

-This training is very helpful and informative I have learned so much and will put them into practice get a fresh start, be successful and reach my goals to financial freedom. Thank you so much!

-This program has helped me build a budget. I began creating a budget before I took the course, but learned more on techniques of budgeting. I am now saving more money as the so called "little things I buy add up as explained in the chapters. This course has now given me more opportunities to sustain a better budget and life management skills as it relates to finances. Thank you very much.

-This site is very well spell-checked. It was more helpful than I expected. I liked the budgeting with a view towards goals. The radio buttons on the quizzes should be tied to their text labels though (good programming practice, as well as necessary for accessibility).

-I wish I had been given an opportunity 20 years ago to take a course such as this one. I feel I would not have gotten in the financial shape

that I have been in had this been an option for me. My husband and I fully intend to put into practice the things that we have learned in this course. We further intend use this information in helping our two sons get started on the right path to financial wisdom. Thank you so much for this course.

-i am a first timer and was highly stressed . i did manage to take away a great deal of information and knowledge thank you

-This course has truly helped me out considerably. A very interesting and time consuming course, but was time well spent. My goals and budget that I have now set for myself will finally come to be! Thank you so much in helping me to see my new light in my future!! Sincerely

-THIS ONLINE COURSE WAS A BIG STEPPING STONE FOR ME TO GET BACK ON TRACK WITH MY CREDIT AND I WOULD LIKE TO SAY THANK YOU SO MUCH FOR THIS ONLINE COURSE. I WOULD RECOMMEND IT TO ANYONE TRYING TO GET THERE CREDIT IN ORDER.

-THIS BANKRUPTCY HAS BEEN VERY DIFFICULT FOR ME AND AM LEARNING AGAIN HOW TO MANAGE MONEY AND WHAT IS AND ISNT IMPORTANT.

-I thought this course was very interesting and I feel it will help me in the future. Budget really is an important tool in meeting goals. I liked the convenience of being able to do it on-line to save on gas and car expense of going to a meeting. Thank you for the helpful information.

-Wonderful course! Truly enjoyed it. It was very easy to use.

-I actually thought that this was going to be a very boring course and I really found it very interesting and educational Thank You, I only wish I had taken it earlier although my situation of bankruptcy was mainly due to medical I am sure it could have put me in a much better position.

-I found this program to be very helpful. I believe that this was truly educational and can help anyone to possibly avoid the bankruptcy process. I am very happy to have participated in such a life changing educational course such as this one.

-I got a lot of useful information and also hope to get some more information on buying a home and rebuilding my credit. Thank you

-AWESOME COURSE!!!

-Thank you for the opportunity to take this course. It has been illuminating I am going to use the information to change my financial future.

-I found this course to be very enlightening. In taking it I know have tools which will help our family's finances from now on. Thanks!

-thanks i have learned a great deal on how i got in such a mess with debt. i am going to take what i learned and use it well to get out of debt

and stay that way. to make a budget no. 1 , never even considered a budget before.

-The course clarified a number of items i was either unsure of or unaware of.

-Thanks for your help!

-Thank you, this course was very informational.

-Counselor from CCCS help me to finish the course.

-Good course, good instructors.

-I feel that anyone who is having financial problems should come take this class and speak with the advisors. They were great!

-thank you very much for assisting me in my credit counseling.

-nice class really helpful... will really help in rebuilding our credit and what to watch for in the future. thanks alot

-Good Job

-Thank you.

-I found this course to be a valuable tool.

-I REALLY FIND THIS COURSE VERY INTERESTING

-So glad I completed this course. Thank you.

-Thank you this was very well done

-Thank you!

-thank you

-THIS IS A VERY GOOD COURSE WHICH WE WOULD HAVE KNOWN ABOUT THIS BEFORE WE GOT IN SUCH DEBT TROUBLE. THANK YOU

-Thank you.

-Really truly helpful.

-THANKS!

-Too much background noise.

-this course was very informative and i will remember it for further references

-Was very educational and will assist greatly with my current lifestyle.

- The teacher was very informative on questions I asked
- Much useful information and easy to understand.
- The course was very helpful. Tracey was very good in answering questions.
- Thank you. I wish I knew about this program before I had to claim Chapter 7. It might have helped that from happening!
- very helpful and useful information. I really learned alot from this program and will use what I have learned. And I will start with a budget. Thank you.
- Thank you for all your help.
- this has helped me understand credit and financial decisions better.
- GOOD COURSE I REALLY LEARNED ALOT
- Course brought to light some things that I had forgotten about or not applied
- Very good course. I could use further info.
- This was a very helpful course, I thought that I learned something.
- very-good
- I think that it was a very helpful program.
- I feel this course was wonderful. Thank you for your help.
- it was a very interesting course. i learned alot and plan on using it as well and passing on the information that i learned.
- I felt this course was very helpful!
- I am going to start a savings account. Thanks
- He did a good job using real life situations to make points clear and understandable.
- He was very informative on the subject and I am going to use the information he gave to good use. Thank you
- Very interesting & very helpful
- Very understanding, I enjoyed everything Jim talked about. Thanks Jim
- i am thankful this course was offered by telephone.
- Really enjoyed the course I think it will help me in the future. Thanks

- My eye sight is not very good, nor is my hearing. I hope I done well
- This course really was a help to me
- The book was a real eye opener and will read it often. Thank you
- I found this book very helpful for me now & throughout the years.  
Thank you
- good course
- This course was very easy to use and full of interesting topics that will help my family. thanks
- Thank you for offering this course online.
- Thank you! I found this course to be very informative.
- very user friendly website. the course was very easy to follow
- since my counseling visit I have already started a budget plan and I am trying very hard to keep it exactly planned out. Thanks for all your help.
- I truly believe I will be able to use the information from this course to help me better my money management plan.
- This is a great online program.
- I learned so much! Have printed out Chapters 2 and 4 for further use.
- Absolutely Great!
- Always used a budget in the past and was very good too, until financial crisis happened that caused the budget to no longer work.
- Very thorough, thanks.
- I have learned a lot from this class, never knew some of this stuff.  
Thank You so so much.
- how to take care of student loans that's already in default with the possibility of garnishment.
- Loved that you could listen via audio instead of reading
- Easy to follow, thank you
- Thank You
- Great class, very informing
- Thank you.
- Very helpful



-It was a very detailed information course and found it very interesting and learned alot about credit and alternatives. It has also helped me to understand and help me to move on. Thank you

-She beautiful

-Thank you

-Chapters were very helpful. Thank You

-The course was well thought out and informative, thank you!

-money in motion is very interesting course.

-Thanks

-This was very informative.

-Very informative! Nice Class Lots of good information

-Thank you very much. I have learned a lot

-You have explained in every way how to make life better in the future.

-In my opinion my chair was not very comfortable and the conference room has a funky odor. These things said Mr. Harper did a wonderful job taking my mind off of these minor inconveniences.

-A very nice teacher

-Very kind & helpful staff - A+

-the course was very easy to navigate

-I found the layout of the program nice, easy to follow format, easy to read and understand. I have learned some new information that will be helpful in the future. Thank you

-very efficient

-Very beneficial

-thanks!

-the trade acts are hard to remember by name, don't think it so necessary to know

-I appreciate all this help, but I am 83 years old and found this testing to be quite stressful and at times overwhelming.

-Excellent Course I learned alot Thanks

-Very helpful. Thank you.

-I will definitely use the knowledge I gained from this course to benefit my future spending habit...

- very good course

-Thank You

-She presented the material very well. The material was laid out in an easy to follow way and was useful.

-I definitely learned some new ways to help me stick to my budget. Thank you.

-Well done.

-thank you for this class.

-This was truly a beneficial course that will assist my family in years to come. Thankyou!

-This course was very informative.

-Very informative. Thank you very much.

-Thank you

-This course was a real eye opener. I never thought of money as a real tool like this course has taught me. Thanks

-Thanks.

-I learned alot!

-Thanks for allowing me to do this on line

-I just want to take this time to thank you so very much for giving me this opportunity to take this course.

-I thought the course was very good and will help me in the future.

-I was dreading this, but it was actually quite informative. I saved the Excel spread sheets provided in the course and plan to use them. The course was well worth the money.

-I learned more about credit card company fees and about credit reports.

-This course really did teach me a lot!!! I would recommend this course who wants to get their finances in order!

-I would like to receive copies of all the topics discussed.

-great course!! Thank You!!

-I wish I knew about this before my husband and I got a divorce over things I could have prevented with his help and your guidance. Thank you

-I appreciated the course.

-I needed this course years ago.

-I have learned a lot, thank you.

-The format was great.

-Do Not co-sign any loans for anyone, make my husband understand we need to be saving money again and to quit letting our son and daughter have money we need too be saving for us.

-I think this will help me in the future, Thanks

-we are very glad that we have found an agency as good and as informative as yours. thank you very much!

- Thanks CCCS

-THANK YOU

-This was a good course and I learned a lot from it. I would recommend this to anyone it set up a good financial plan

-everything was very helpful.

-thanks

-This course was eye opening and gave us a lot of information we wish we knew years ago. Can we still go back online to use the information to set up our folders and files to help in the future or can you send a copy of the course? Thanks

-I believe this is an excellent program for people who having trouble with budgeting and getting organized.

-THANK YOU

-I thought everything went smoothly!

-Thank you very much for your help & God bless you.

-Thank you I will never do it again.

-Excellent Booklet-very informative, easy to read not too long or cumbersome, but covered topic, excellent

-I just wanted to comment on Jim. He spoke very clearly and was very helpful.

-Very good course!!

-Very helpful I learned about budgeting I did not know about until now

-Teacher answer all questions

-Course fit my needs and provided many pieces of information that will help me in my future

-I actually learned something from this. I wish this was a prerequisite to anyone and everyone that has ever had any credit issued to them. Even wealthy people.

-The teacher was very good & I enjoyed the class very much. Thank you

-Found the material to be informative, thank you.

-Very well organized

-Thank you I will never do it again.

-He kept the course interesting. He made it personal. He told us things to stay away from. Tips on how to save money. I really enjoyed this course.

-Really enjoyed the class.

-Telephone tests and courses are very convenient, Thank you

-I will do my best.

-This was a very interesting course. I learned things I did not know.

-Thank you I will use my budget every month

-I am 66 years old not much learning, 4th grade in KY in early fifties. I hope I done OK

-I have gained valuable info on correcting credit reports. Also pinching pennies in looking at ways to save some money. Unfortunately and sad but money that I could come up with I would need for my fixed items in my budgets but I am going to try. As my monthly income is 800.00. This is not alot to work with.

-I knew most of the information. The parts I did not were very helpful. I was in denial about my finances. I did try to make it work but it just snowballed. I know it will take me a while to regroup and be back to where I was before July. Great information. Appreciate being able to take class online. Thank you Sincerely

-I wasn't looking forward to doing this but i learned alot and I'm glad i did this. Thank you

-I thought that this was a very useful course!

- A great resource
- I found this program very helpful and will use it to continue on
- Thank you, it was time well spent.
- Thanks
- THANKS
- Great class!
- Thanks for the Help Linda
- Thanks, it was very helpful!
- Separate class for victims of fraud identity theft would be helpful.
- I appreciate the teaching style and the ways the information is made relevant to real life situations.
- Thanks
- I think everyone should have or be aware of the information in this booklet.
- This course gave me the hope I needed to get started again. Thank you.
- Great Class
- Thank you for your time and helping us for the future, and most of all, for caring.
- The credit card section was very informative. I took notes on that section to let everyone know which kinds of credit cards they need to stay away from.
- i learned alot from this course, how to save money, and how to use it wisely, and i will definitely use a budget from now on.
- Material was very interesting; however, you really have to know how to use a computer in order to do it!
- Thank you so much this has been such a trying time and this course helped me so much.
- Your online program was good but navigating the site was difficult--especially using the audio portion.
- Thanks
- Thank you for offering this online.

-Very informative. So many people could benefit from this.

-I learned a lot of useful information. This is a great program and I would recommend this course to anyone. Thank you this has really helped.

-this was helpful in my getting my budget started, thank you

-This was very helpful. I expect to use some of the information immediately and most of it eventually. Thanks!

-great course, very helpful, will most certainly start a budget for me and my wife.

-I am in this situation due to industry changes (mortgage broker) and loss of job, income, insurance and commissions, almost a divorce and a major medical event that caused me to lose over 4 months of work.

-The course was great!!! Thank You!!

-I thought that this course was very helpful and I will use this information to help rebuild my credit. Thank you

-The course was excellent and very informative. I wish I had taken this course years ago! Thank you.

-Thanks for the help.

- I enjoyed the class, and learned things that will help me on an everyday basis. Thank you very much.

-Overdraft protection can be a very dangerous line of credit. Some banks will extend this protection through a credit card serviced through a third party. Either way, my bank would automatically transfer 100 dollars from my credit card to my checking if I overdrew my account even just one dollar. Can you see how this "cash advance" of sorts could be dangerous to reaching ones goals?

-this course was very interesting @ informative

-GREAT LEARNING

-Thank You

-Too much back noise.

-Great online class. I really learned a lot. Thanks

-Thank You.

-I really felt like this was very educational. I really learned a lot

-this course has been helpful and encouraging. thank you

-Thank you!

-There was something useful in each chapter. The budgeting information was the best. Thanks.

-Thank you for enlightening me.

-Good course.

-This was very educational Thanks!

-Course was very helpful. ThankYou!

-Thanks for the help!!!!

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

-this online program is very good , thank you.

-I felt this course was very helpful. I also enjoyed the fact that I was able to complete the course online.

-I was surprised at the amount of information this provided to me. I would sincerely recommend people to take a course such as this.

-THANK YOU

-Thank You

-I learned quite a bit from this education. I wish I had employed these practices long time ago. Thank you

-This program was very helpful and educational.

-This program was very helpful to me. I wish that I had known some of the facts, before I had to end up in bankrupt. I have always been in control of my finances, but due to another individual, I am now in ruin.

-Thank you the course was very helpful I will tell my friends

-It is important to me to rebuild my credit and get a new fresh start and never let this happen to me again and learn from my mistakes even though this was mainly because of a medical condition.

-Course was very informative and valuable to me. It was easy to understand and I will put the information I gained from this course to good use. Thank You

-Good information and easy to follow

-Excellent information, thanks.

-very good, thank you.

-Very helpful information!

-I have no other comments. Thank you.

-The course was very helpful although most of the advice and information we actively pursued prior to becoming more financially in trouble. We utilized a debt negotiator and discovered that sometimes debt negotiators have misleading contracts as well as wording within the contracts that suggests relief from creditors payments but in fact created more of a problem for our specific situation. We eventually sought Bankruptcy relief because for us there was no other option. Thank you for your help in educating us. God Bless.

-Thanks

-I really learned something from this course thank you

-Course was helpful regarding lenders and understanding mortgages, has learned to set aside for periodic expenses, example setting aside for his roof that needs to be replaced

-good information and helpful food for thought

-When I scratched out on some answer is that still ok? I like my book that was sent to me? Thank you.

-I thoroughly enjoyed and benefited from the aforementioned course. It should be readily available for all; including young adults. Perhaps, if this information was taught with more emphasis on credit and penetration to our youth, financial difficulties could be circumvented. Many thanks, again.

-Thank you

-thanks a million

-more specifics about the best credit cards to use!!!!

-Your course is VERY helpful and I was so impressed with how easy the flow of reading was. I could comprehend it. Thanks for providing the option to print each chapter as I will use the printed material to refer to as I rebuild my credit! I am so thankful to God for this information and for this education!

-This class is very helpful to me as I attempt to reorganize me finances and my life.

-VERY GOOD LEARNING TOOL

-I learned a lot from this course.

-Lots of Praise for the people designing and developing this test. I found it very helpful and not a huge strain on my already very busy and hectic life style, nor my intelligence! ;-) Many Thanks



-Thank you for this very useful tool!

-I enjoyed the chapters

-Thanks. This information really was an eye opener.

-I never thought that savings started at the beginning of a budget..but know that I now know that it's the complete opposite of what I'm doing it makes so much since.....Maybe one category to introduce in the future that would interest me and I'm sure others, How to balance your budget while fighting legal battles..child custody...etc..my attorney fees change every month! How do you budget that?...It's what put me in bankruptcy..But no info here concerning that...unexpected yes! but it's not a one time fee in some cases.....thanks again for the info...

-THANK YOU I RALLY LEARN A FEW THINGS

-Thank you for this very informative course. I learned many new things. I am concerned at this time because I have filed bankruptcy Chapter 7 and I have due to the lack of income needed I may foreclose on my home. I worry that if I foreclose and have the bankruptcy on my credit report, I will have to wait a long time, say ten years to ever have a good credit score to purchase another home for my daughter and myself. I am forty three years old and how will I save to be able to get a home again. I am hoping to work something out with the bank to avoid losing my home or sell it. Will I still have to wait ten years to purchase a home? I worry about this and my fourteen year old going to college. Any advice or counseling would ease my concern. Many thanks.

-THE COURSE IS HELPFUL &INFORMATIVE, LIKE TO THANK MR.R FOR THE HELP & SUPPORT..I BELIEVE EVERYONE SHOULD BE EDUCATED ON THIS COURSE & LEARNING TO BUDGET WHETHER A HOME, CAR OR ANY MEANS OF CREDIT IS PURCHASED.

-I really leaned from this course. I wish I had known about this before I got to the point I am now. Thanks so much.

-We will try to establish a budget and stick to our goals we plan to have even if they change in the future and plan to save money every month and pay our bills on time.

-I also had a gambling problem (bingo). I will try and use a budget. My biggest concern was not being able to sell my house--that lead to applying for credit cards. I had my house paid off at one time, then I had to take a leave of absent from work for cancer surgery and take to take out a loan.

-I feel that this information was very helpful. It discussed topics that I did not know the meaning of.

-So helpful, encouraging, and inspiring..left feeling encouraged.

-Exceeded expectations

-Very informative. Thank you.

-At first I thought it was pretty stupid...but as I got into the course, I definitely did learn some things.

-thank you this was very beneficial at this time of my life

-I found this to be a very helpful class, and would recommend it to anyone who is having problems with money and budget.

-I found this program very useful. There was a lot of things that I was unaware of. If I had to refer someone to a credit counseling program, I would suggest this one. Thank you for this information and how to achieve goals for my family and I.

-Very good course of instruction.

-I truly learned a lot by taking this course. It gave me a whole new outlook in life and taught me how to manage my money. I will definitely make use of this knowledge to better my life in the future.

-I learned how a budget can help you how to invest your money on things that you may really need and how to save it, most of all is to learn to have a goal and achieve it.

-really good course I will say if I have to go through this class again I will go again

-Good Course

-thanks

-I was very pleasantly surprised! I found this presentation enlightening and, to my chagrin, incredibly humbling though inarguably helpful. I actually enjoyed the process- from start to finish. Thank you.

-I FOUND THIS TO BE A VERY GOOD PROGRAM AND WISH I COULD HAVE HAD IT WHEN I WAS YOUNGER.

-thank you

-I found this tool to be very useful and am looking forward to applying it to my current situation.

-This was very helpful and will continue to help me in my future! Thank You

-Thank you for the course. I did learn a lot about budgeting that I will use in my everyday.

-Very easy to follow course with good info.

-Good content in this course. Would be a great course for anyone to take whether having financial problems or not. Thank You!!

-Very informative.

-I think this program was great, and i hope it will help others like me. I have learned alot from this, I`m sure it will help me in the future. Doing this on line was also a plus. Thanks

-I think this program was great, and i hope it will help others like me. I

-Thank You.

-I think this was helpful and necessary

-This course was informative and I learned some things that I did not know, for example, the Universal Default Clause.

-Thank you.

-A very interesting and informative course..... should have had it years ago. Thanks. :-)

-Thank you. It was very valuable!

-Thanks to CCCS. They were very kind and informative on the phone. I was treated with respect and dignity. I found this course to be very eye opening. Things I had an idea about became more clear. Information was invaluable.

-very educational!

-I USED THE ONLINE BUDGET FORM FOR INCOME/EXPENSES AND FOUND THAT I HAVE SOME "LEAKS" I WILL ADDRESS THANKS TO THIS ONLINE COURSE! THANKS

-very well presented program

-Thank you! This course has been extremely educational. I am glad that it was not boring (Smile). Is it possible that I can actually professionally teach this course to others? If so, can anyone there tell me how I would go about setting up such? I am especially interested in teaching it online. Thank you again. The course was an enjoyment!

-I think it would be helpful to get e-mails of encouragement and budget tips

-This was an excellent course and very informative program. I will definitely use the info I learned.

-I enjoyed taking the course. There is a lot of great learning materials and information that will be helpful in life. I pray that my husband and I are wise and able to apply it in our lives. I almost cried a few times while taking the course, because some of the chapters just hit so close to home and made me think yes Danielle this is what you need to do, now do it! Thank you for the information

-Training room was hot, otherwise fine. Teacher informative and helpful. classroom fine just warm.

-This class was very helpful to me. I want to do better and now I will. Thanks a lot.

-She was very helpful she had helpful hints to achieve my goals to get out of debt and stay ahead. Parking was crazy but managed.

-Teacher and booklet very helpful to me.

-MS. B WAS VERY HELPFUL AND I APPRECIATED THAT VERY MUCH.

-I HAD TO DRIVE ONE AND A HALF HOURS TO GET HERE.

-EXCELLENT INSTRUCTOR AND PERSON

-I ENJOYED THE CLASS. THE MATERIAL WAS HELPFUL.

-CR was very Pleasant & kind. She was easy to understand very helpful. I'm glad she was our instructor. Thank you!

-My wife is a gambler

-D was a good instructor very thorough pointed out some good information. Some things that I never even thought about, etc. Credit card payments, interest, managing a budget, etc.

-Great Program

-I REALLY ENJOYED THE COURSE THERE IS SO MUCH I CAN USE TO HELP ME AND MY FAMILY. THANK YOU.

-I AM SO THANKFUL TO HAVE TAKEN THIS COURSE TO HAVE THE TOOLS TO STAY DEBT FREE!

-The course was very valuable and being able to take it online made it convenient for me to not have to miss work.

-course was very informative

-Good Information

-Thank you for making this course available online.....

-awesome

-This program was very helpful to me. I learned a lot of things I did not know about managing your money. This will help me to make wiser choices in the future and help me plan more better. Thanks for the helpful tips.

-Please send a copy of my certificate to my attorney, Cary Nathan and one to me. Thank you very much for all the help.

-I felt this was a very useful tool for better managing my finances. I liked the ideas given on how to reach your goals.

-This was a very good course! All very good information and very helpful- Thank You!

-Thank you great information

-This has been a very/helpful interesting experience.

-I feel that I have learned a great deal; and I plan on utilizing what I have learned to help me rebuild by credit rating. I now understand what I can change to help me save and to reach my goals realistically.

-VERY WELL ORGANIZED COURSE

-thank you!

-this was interesting :) it is nice to have the option to do this course on line and at my leisure. thank you!

-PLEASE FAX CERTIFICATE TO MY LAWYER ASAP. THANK YOU

-THIS PROGRAM WAS VERY HELPFUL. I LEARNED A LOT. THANK YOU FOR OFFERING THIS SERVICE TO ME. MELINDA DILLION

-Thank you

-excellent course I highly recommend to anyone. I learned several things I did not know before. Thank you.

-thank you

-This class was very helpful to me and my future

-By taking this online course I have learned to stick to my budget. The goals that I will set, in different price ranges, makes since. I just have to reach one goal at a time. In this short length of time I have learned something and it will stick. All in all, I will stay true to myself and my goals.

-I thank you for your kind assistance and helpfulness.

-helpful course. Thank you!!:)

-thank you for your program it was very easy to understand and helped me to see alot of my errors in my debts

-I HAVE REALIZED THAT NEVER IS LATE TO LEARN FROM MISTAKES BUT THE SOONEST YOU CAN RESOLVE THEM WITH THE HELP OF REALISTICS GOALS AND PLANNING INTO ACTION IN A DETERMINED TIME THE BEST YOU HAVE IN YOUR ABILITY TO ENJOY YOUR LIFE

-I believe this course helps out alot.

-Clear and very helpful. I am very happy to know about the legislation involved in this.

-Since I have applied for Social Security Disability and it is still pending for a hearing date - I was living off one credit card to pay my bills. Otherwise, I always had perfect credit. I was employed for 35 years at the same company but was discharged due to illness in 2006.

-Thorough and clear; I took notes because I was impressed with the information given. This is helpful for anyone who is conscience of their financial future which ought to be everyone!

-I had alot of "ah ha" moments throw all of this it was very insightful to my life and future

-THANK YOU

-Great course!

-"VERY HELPFUL. THANK YOU."

-"VERY GOOD TEACHER"

-"I LEARNED NEW INFORMATION ABOUT CREDIT REPORT THAT WAS BENEFICIAL."

-Very informative course. I really enjoyed it and found very useful information

-"THIS IS A GREAT CLASS. I LEARNED A LOT. I WILL USE THIS WITH MY FAMILY. THANK YOU"

-"THIS WILL NOT HAPPEN TO ME ANYMORE."

-"I LEARNED A GREAT DEAL TODAY"

-thanks your course was very educational.

-This was a fun course it was easy to understand I would like to learn more if i can. It was easy on the computer thanks I've learned a lot from this on budgeting. thanks

-I appreciate the convenience of the online course.

-Thank you for having a program that is straight forward and understandable. I have learned alot and planning my budget is running through my mind.

-I would rate this course as excellent. I considered myself pretty knowledgeable but there were several new things I learned. I look forward to applying these new skills. Thanks.

-She was very patient with everyone; she really helped me a lot. Thank you

-This course was very helpful i learned alot!

-Very eye opening to see how credit card companies work their finance charges

-Very Informative

-Never too old to learn

-I appreciate all this has done and any more information you would pass on to help so this does not happen in the future.

-Everything was very well explained.

-Thx...

-I learned some helpful tips in creating a budget, specifically to have a miscellaneous savings account for unexpected expenses. Thanks!

-This was very helpful and I am happy to have chosen you to help me with my financial education

-very educational!!!!!!!

-program set very nice very informative

-The course was exceptional and very helpful to me. Thanks so much

-thank you for providing this valuable service

-I would just like to get my life back on track. Try to get my credit report score to go up.

-thank you

-Great course!!

-The class was informative. I will use what I learned today. Thank you.

-this was very useful

-The course was very helpful and I learned a lot of information!

- I found this class very helpful though - especially all the information about the budget - I will definitely keep a budget from now on.

-I thought I course was very clear and concise. I am now able to use the tools that were provided to improve my credit and spending habits. Thank You.

-Mr. L had very good info on how to manage money and ways to save money

-This was truly great and helpful. Thanks.

-J was very nice & friendly. Perfect man for the job.

-Very helpful. Thank you

-I am a very slow learner, I need extra help. I am glad to get this help. I want to learn all I can so I will be able to budget my money better next time.

-thank You

-Mr. L was wonderful. So helpful.

-Budgeting-either formal or informal is required for daily living

-Mr L gave me hope, It was nice to hear that his experience and how he used his knowledge (47 years experience). Thanks

- Should be taught in every high school in our county as mandatory. Schools enforce to geometry, biology, & chemistry which may never will once leave school. If we were taught more about budgets & credit at an earlier age, I seriously doubt I would ever have had to experience this humiliating disaster. Bankruptcy would not be escalating as it is now if our students were better prepared for the financial world they will need to enter after high school

-I would just like to say thank you for this service

-I think this is excellent program and I was amazed how uneducated so many people are about their legal rights and credit. People need more and more of the type of help.

-Very impressed with material & teacher

-This was an excellent course!

-Thanks for your help.

-great program....i think everyone should take this class

-Very useful information and easy to understand.

-In my Opinion this was the best way to complete my required financial course online, Thank You is Satisfactory!

-this course should not have a time limit

-online course was very efficient especially the audio assistance, as I have three kids and I could still handle them at the same time as learning by listening. Thanx

-it was a good course and though i was told it was a 2 hour course appx. i feel it only took me longer due to the fact i was home alone, and able to work at my own pace and absorb as much of the information as possible which was what I'm after in the first place. so I'm very satisfied. and happy with my 27 out of 30 score. and i now know the 3 that i missed as well. thank you for a good course.



-I really enjoyed this course and would recommend this course to others.

-This course helped me put a new outlook on my planning for goals and on keeping my bills taken care of alot better.

-this was a GREAT program

-The program was very helpful

-Course was very easy to understand and not intimidating, which is very beneficial during a complicated process.

-Thank you for the course. It was and will be very helpful.

-I enjoyed the class & found many points very helpful. I am going to get more serious about making my budget work.

-class was great i learned a lot...it was awesome.

-Thank you.

-Great course-- language tough, but being able to reread was great option!

-If we had taken this course before now, i am sure we would not now be in the predicament we are presently in! Very informative and worthwhile course. I strongly recommend it for everyone.

-i enjoyed this course thx dale

- The course was very helpful

-Thanks for your time, I learned a lot.

-Thank you for offering this program!

-Thank you for caring. Thank you for the clarity of your presentation.

-Thanks

-a was so helpful to me, I learned alot just by listening to her. Thank you so much. God Bless

-50 years too late. Thanks

-Very informative book. Thank you, Amy Excellent Job

-I enjoyed this class very much. Thank you.

-very helpful, very informative

-I will research any subjects of interest on my own. Thank you.

-I would really like the opportunity to work with a counselor one on one to help with budgeting.

-I really enjoyed the class, I sure have learned alot from this course. It has been a long road for me, but i will do my best from everything I have learned in this course. My 1st thing is making my goal and managing my money wisely. Thank You.

- -Thank you for the help I needed!!

-Thanks for all your help!

-Excellent course, very insightful, and helpful. Will apply what I have learned to improve my family budget and personal goals. Thanks so much

-Course layout was user friendly

-thank you for this program i can see my mistakes i have made now and with this lesson will be more apt to change in some ways i do things

-I have never taken an online course before, but I found this one to be very user-friendly and helpful in regards to my current financial situation.

-Thanks.

-Thank you.

-very informative and easy to follow

-This was very helpful and something I can take with me in life ahead. Thanks!

-I will tell my friends that they should take this course just to help them out

-This was a very helpful course to myself.

-Very helpful. Anita was very understanding and helpful.

-Very interesting to know the information. Helped me alot with my problems with credit cards for sure and budgeting.

- Thank you for this opportunity to learn.

-I learned a lot, thank you!

-This is a good idea and it helps. Thank you.

-This was an excellent learning tool for me. I downloaded some of the forms to use now.

-Thank you. I really appreciate your special thoughtfulness with me during my time of need.

-I misunderstood # 26 on the test it seems because in the pretest I got it wrong but it worded different in final test! I realize that my goals should not be flexible. So I missed that question twice it seems!

-i learned a great deal. budget budget budget to get what you want. watch where your money goes. thanks a lot for this course

-I was kicked out of course several times. This was frustrating.

-great course --i really did learn alot. thank you.

-i learned a lot more from this course than the one that was for pre bankruptcy filling

-I really learned a lot due to this course

-This was very informative and insight full...A really eye opener. Especially about the Minimum payment on a \$2000 balance Thanks

-I thought the online class was a great option for me. I work full time and raising 2 children on my own. This online course let me go at my own pace.

-This course will help me in rebuilding my credit and financial budget back to not only acceptable but also helpful to my life and future. I will definitely use the tools and lessons provided to me to properly set my personal goals at an achievable level and work my way to accomplishing these goals.

-Thank You!

-Thank you for making this course available to me at a time that I was able to do it, my work schedule is varied and not consistent so this was quite a help.

-thank you

-Thank you

-The course was easy to understand and easy to follow. I was concerned about my ability to do this on-line but was pleasantly surprised. Thank you!

-I really wished that I would have known about this programs and the contents before we got into trouble. It should be mandated that you take this course before marriage or if you are in college or you apply for credit or are given credit. We could have spared ourselves the humiliation of bankruptcy and would have done things differently with the knowledge just learned. Hopefully, we can rebuild and never, ever go down this horrible road again. Thank You!

-I learned alot that I did not know about that will help me in the future.

-I felt the class was helpful and informative. I would recommend this to any and all individuals that are having money problems.

-Book very helpful. Will use in the future.

-very easy to understand and was easy to follow thru everything.

-I FEEL LIKE I LEARNED ALOT I DID NOT KNOW

-The course really pointed out some areas of my life I need to work on.

-Good information

-I did not realize how important it was to budget. My wife has told me but now I see clearly that we could have prospered years ago. Thanks!

-This course taught me alot about budgeting money.

-Helpful

-The course has given me insight on how and what to do to begin a budget. I plan to maintain a budget from this point forward to prevent getting in the predicament that has led me to this point.

-Thanks learned a lot.

-very educational course thank you

-Teacher was very helpful. Easy to understand.

-Wish we had taken this course earlier before it was needed! Very informative. Thank you.

-Thank You!!

-I have learned a lot from this course. I was corrected about many things that I thought I knew about credit in general. This course is very helpful to learn how to be financially stable. THANK YOU!...

-Debbie was very helpful

-I WILL SET GOALS, ALWAYS!!!!

- I truly learned from this course. thanks for the help.

-This course was very helpful and easy to understand how to get my finances on track.

-I was really surprised at the things I found in this course that were very helpful..THANKS

-I found your information to be a great review of things we have encountered our whole lives and now have names for some. Thank you.

-The changes made to my name were incorrect, it should read John M. Thomas

-I really learned alot from this course that will correct my faults from the past. thank you !

-I learned how easily you can abuse credit without realizing the problems it would incur. Thank you for all the help online.

-This online course was very convenient since we have very busy schedules. Thank you.

-THIS LESSON WAS EXTREMELY VALUABLE BUT RATHER LONG...A LOT OF THE INFORMATION I HAVE READ WERE THINGS I PRETTY MUCH KNEW BUT IT GAVE A LOT OF VALUABLE INFORMATION. THANKS

-Thank you for a helpful course.

-I really wish I had know about this course before

-Great course!

-Thanks, this was easy and informative!

-overall it was a learning experience

-A wonderful learning tool.

-I found the program very helpful. I really enjoyed the program. I think this should be advertised so people can take class before they even get a credit card. Offer it to young people be for they get into financial debt.

-Thank you!

-I definitely learned alot of information from this course. I feel I have more knowledge in dealing with my financial matters and using a budget.

-Thank You!

-this has taught me how to budget my money.

-I found that this course was very informative and there was alot of very useful information. It allowed me to see many of the errors I was guilty of I will be using this information religiously.

-I want to thank everyone for all your help and the information that was in this program

-Thank you for providing this course, it brought forth a lot of good info that i can use to help me for the future. The budget form will help a lot.

-THIS COURSE WAS GREAT.

-thank you

-Having done this course, it is just what we needed and should have done long ago

-Very good class, presented well, good speaker.

-very interesting course

-thank you.

-thank you i know more now than i did

-I had trouble with questions 9 and 25 I could not find out about "spending leaks" and one of the fair reporting acts

-I have learned alot from this course and I certainly want to get started on a budget and trying to save some money by putting the goal at the top of my list.

-I THOUGHT IT WAS GREAT.I TOOK A LOT OF NOTES AND PRINTED THE CHAPTERS. I WISH I WOULD HAVE HAD A CHANCE TO DO SOMETHING LIKE THIS BEFORE I GOT IN TROUBLE WITH MY FINANCES. NOW I KNOW & THAT IT'S NOT HARD TO FIND HELP FOR YOUR PROBLEMS, THAT WANT COST ME TO MUCH

-Thank you ur course i hope well on life

-I learned a lot from this course. Great spreadsheets, very useful. Thank you!

-I feel more free financially. I now also understand how finances operate.

-The one course that I am serious about is rebuilding credit. I hope that it pertains to situation after Bankruptcy. I wish that I would have known then what I now know. I would never be in the horrible situation...Thank You!

-This was a great course and I really learned a lot from it

-My bankruptcy was largely due to my husband getting in over his head with a business he purchased. We took equity out of our home to purchase a business that did not go our way. I used my personal credit cards to try to save the sinking ship and protect what we invested in, instead we ended up with a big mess because there were not enough resources to help us truly with our business.

-had trouble with the timing mechanism-stuck on 98min.

-Good program, everybody should have to take this course. Thank you

-This program will be really helpful to me in the future because of me filing bankruptcy and getting a chance to start over I will do everything different this time around. Thank You

-Excellent course and should be required for seniors in High School, nationwide! Thank you.

-Thank You.

-This was extremely helpful, thank you.

-This program was insightful, and is going to be useful in getting my finances in order. Thank You so much for your help.

-thank you for your help/all the various people i spoke to on the phone

-I am grateful for this course as it has "opened my eyes" to the many areas I did not acknowledge. I already have a budget that I work with every payday. I have been budgeting for years. But, I did not realize how much I was leaving out of my budget. Also, I am more aware of the importance to have goals and to save. Thank You

-This course was very helpful to me, because before taking this course I thought that I had an idea of what to expect in all the areas covered, but as I found out I was incorrect. I now feel more prepared to correct the areas of my personal financial life that literally had gone astray in the last few years. Thank you for offering this course.

-well understanding thank you

-Thank you.

-I have been pleased with the course and the persons with whom I had to communicate.

-Good information.

-Thankyou, I have learned a huge life lesson that I will never forget & will FOREVER learn from it.

-This course was very helpful, and although some of the items in the early chapters should have been common sense, they were very good reminders and refreshers on personal finances. The information contained in the later chapters were very informative and will help shape the financial decisions I make going forward. I would recommend this course to anyone regardless of their financial situation.

-It was very helpful program.

-Credit class very informative

-Since I have already file for Chapter 7, I wish the content would have been more applicable going forward

-the online audio was very, very helpful!!!!!!!!!!!!!!!!!!!!!!

-i THINK THIS PROGRAM WAS VERY HELPFUL.I LEARNED ALOT.I WISH I HAD ALL THIS INFORMATION BEFORE, BUT THANKFUL FOR IT NOW  
THANK YOU CLYVA J. MEECE

-This was an excellent program. This program should be eligible for anyone to take. thank you

-very helpful, thank you.

-K was a great instructor

-Thanks

-very educational

-K is real and comes across well without being in anyway judgmental! Have truly enjoyed both classes and express my thanks to you!

-Very helpful info

-Excellent presentation

-Very Knowledgeable & makes us @ ease. Willing to help us and gave DIGNITY to Class. Thank you

-Awesome Instructor!

-Thank you for the wonderful information! Hopefully this will be a start to our great future!

-great facilitator

-great teacher learned some good stuff.

-Thank you, I learned a lot. I have believed in goals all my life and it was nice to see this in the information. We really need more information about how to rebuild our credit and be able to buy a home as our home is being foreclosed.

-Excellent program!

-enjoyed class

-Very Helpful

-The question about saving a penny and it doubling is miswritten. It says thirty days. I believe it was meant to say thirty years. Which I felt caused me to miss my only question. Thank you.

-this course was very helpful and thank u again.

-This course was really a pleasure to take. I learned a lot. It is organized and easy to follow.

-over all this course has given me more to think about than I realized. Thank you.....



-This information is GREAT!!! Had this info been available when I first got into financial trouble, I would not be in this predicament. This information should be mandatory class requirements in high schools and college classes. THANK YOU!!

- I'm very pleased with this course and info it has provided. I learned some valuable things that I will use in my future, thanks.

-Very informative. Lots of good, sound financial information. Everyone graduating from high school should take this course before they get out on their own.

-I found that this Bankruptcy Education Program was helpful and I will use a lot of tools provided to help me to budget my finances and achieve my short and long term goals in the present and future.

-I thought this course was very informative for me. I was able to get an idea of how to set up a budget and adhere to it. Thank you very much for this course

-It was very helpful.

-This was very helpful to me. I loved the pages we were able to print out, fill out and keep. Thank you.

-Thank you for requiring this class. It has been extremely beneficial to my life. I would have preferred not to get to this point, but am grateful that you have information to help people get on with life after bankruptcy. Thank you for your time preparing this online class.  
Sincerely Glenda Greenwood

-Thank You, was very informative

-The course was very refreshing because before taking the course, I had a totally different thought of how it was going to be. As I took the course. I realized that the course was not as I thought and it was very helpful and very resourceful. Thank you.

-I believe that this course was very informative and helpful. I only wish that I had the chance to take this course before filing a Chapter 13 and be given 6 months to see if this would improve my financial goals. If it does not improve, then a mandatory course or courses at the Community College should be required.

-thank you.

-I found this course very informative and helpful, and would like to refer back to it. Is this possible?

-Great course, I learned alot more than I thought I would.

-very helpful and would recommend even if not filing bankruptcy like in my case

-This is a very good program.

-This course was very helpful and thank you for having this website valuable. The only thing is the field for the bankruptcy code was not correct I had to call and they returned my call and told me to only place the certain part of the series of numbers verses the letters that was provided by my Bankruptcy case. Again Thank you

-Thanks very much..great program..well prepared. Very informative.

-Thank you for your help. I am sure it will help me in the future.

-This course was very useful, educational. I will use many tool and education.

-very good program

-Course was very helpful and will help me manage finances better!

-This class was very informative; it should be a mandatory class before graduating high school. Thank You.

-I thought this course was outstanding. It should be mandatory before getting a marriage license. Make them realize all the traps that you can fall in to.

-THANK YOU I SEE HOW IT SHOULD BE:)

-thank you

-Very helpful. Thanks.

-Excellent class.

-Very Good Course. I actually did learn somethings I really did not know. Going through Divorce, Bankruptcy and a civil law suit. This course did help.

-good course

-Thank you for this course. We learned a lot.

- THANK YOU SO MUCH

-I found this to be a very informative course and learned a great deal from it.

-I was very impressed with this course. Please keep up the great work and very important information you provide for us.

-Bankruptcy has been an "eye opening" experience. I am more conscious of what changes I need to make and am willing to try.  
Regards

-Great program.