Money in Motion Student Comments 4-15-08 to 5-14-08

- -Over the years I have taken many courses but by far this has been the best. I have learned so much by taking this course. Thank you so much.
- -This was one of the BEST things I could have ever done. I wish this was a required class for high school graduation. I wish all pastors would use this for couples who are getting married. This can really open communication for your entire immediate family (husband, wife, & children) to learn to set goals and budget Together. I wish this was a free class taught to anyone age 17 & up at churches, community centers, schools, or anywhere. THANK YOU.
- -this was an AWESOME course...at first i was upset to take it because i was angry at the fact that i was forced to take it...but now that i have completed it, i am glad i did and would highly recommend it to anyone needing help or credit counseling. thank you so much...and you have my permission to use my response any way you wish. God bless you all.
- -I learned a whole lot from this course. I now realize that I do need to make and keep a budget. I learned that savings should be at the top of my budget. I learned that making goals for myself will help me keep to my budget. I learned there is light at the end of the tunnel, and that I can help correct my bad past spending habits, and I can help correct my credit by making and sticking to my budget, paying my bills on time, and never spending more than I bring home. I also use to think that budgets do not work, until I took this course, and I now believe that I can make and keep a budget. I am sorry that I did not know these things before I had to file bankruptcy.
- -This program has been very enlightening. It would be very good if everyone in America could take this course. Most of what I have learned I will never forget and will use it to better handle my finances. Thank -I was very blessed by this course. I have learned a lot from this course. This is a conformation into what my wife have been telling me. A very big thank you to the people / group who put this course together.
- -This was an awesome experience!!!!! I was initially intimidated by some of the questions but I completely enjoyed the process. Thank you so much for the wisdom, knowledge and insight this class has afforded me.
- -I cannot tell you how eye opening this course was. I especially appreciate the spread sheets and will begin using all of them. My 24 year old daughter will as well. Hopefully, my children will learn from my mistakes, and avoid the stress and humiliation that comes with turning a blind eye to money problems. Thank you.
- -I am glad that I was required to take this course. I have learned alot and now know where I went wrong and how to avoid it in the future. I have 2 daughters and I am going to let them read this since I printed it all out for future reference. Thank you.

- -Just to let you know that this class has been very helpful for me. I have learned alot and will get my act together. I want to get back on the road of recovery and get my life back to normal. Thank you for the help
- -This was great!! What a learning experience and I will pass along to others what I have learned. This should be taught in all schools from the time a child starts school and can understand \$\$\$. This has taken a burden from my shoulders and I can go on now to understand that I have to budget and cut unnecessary spending, save money and have a better relationship with my husband by working together to save and pay the bills. Thank you all!!!
- -The information was given in a clear concise manner easy to understand and follow. It also gives a person insight into what they may be doing wrong and where they can improve in their spending habits. I was under the wrong impression concerning setting up savings accounts for different areas (retirement, auto/home repairs, travel, etc) I plan on putting these ideas into use in the future.
- -I FOUND THIS COURSE VERY INTERESTING AND HELPFUL AND I WILL TAKE MUCH OF WHAT I LEARNED HERE WITH ME AS I TRY TO REBUILD MY LIFE NOW.
- -If there is any additional information or courses, I would be most interested in studying them. I appreciate this opportunity and will begin applying it to my spending habits....starting with a budget and savings (not in that order). Thank you
- -I have to admit to taking this course only because the bankruptcy laws required me to. I was expecting it to be of no help. But I found it to be a well designed, informative course, that if I follow, may be able to put me on the right track. I also found the counselor who did the first course to be very good.
- -I know this course was mandatory, however, I felt I really learned a lot from it. Thank you for making what could have been a very boring 2 hours of mandatory reading and studying educational and informative.
- -This was helpful. I could recognize some of my errors and misconceptions about money and hope to apply much of these suggestions to get a clean start and stay on track. Thank you.
- -Thank you for allowing me to do this online. It really helped me find a quiet spot to do the course. I learned many things that I had not thought of or been taught.
- -I found this to be very helpful. Only wish I had access to this during my life time and not towards the end. It would of helped me in many ways. I intend to use every thing that I have learned to go forward with whatever time I have left. Thanks for having this available.
- -I think that the course was very helpful and a great learning tool. I learned alot about the agencies, terms, meanings, and through the added examples it helped to clarify the definitions. Thank you

- -I FOUND THE COURSE TO BE VERY EDUCATIONAL AND INFORMATIVE. I WAS SUPRISED TO HAVE LEARNED A FEW THINGS DIFFERENT THAT I THOUGHT I KNEW.
- -I feel this course will help me and my household alot. I was never sure how to set a budget. Now thanks to this course I am better prepared. Thank You so very much.
- -This was very helpful and I feel empowered to make the changes needed to get on the right track
- -Thank you for making this process and test easy to pass and understand clearly so that i can use it in my day to day life. the charts and graphs will be helpful.
- -At first I thought that filing for bankruptcy was the worst thing that could have happened to me, however it has forced me to look at my finances in a different way and this course has given me some much needed information I hope will help to get me on a much better track to financial freedom.
- -This course was very detailed and offered so many topics I was not aware of and would find useful in my goals to re-build my credit and have a second chance.
- -This course gave me the complete understanding how important having good credit is. The information will be very useful to me in the future since i am a single individual.
- -Thank you this was extremely helpful, and did show me what i made mistakes on in the past. Also the Examples of people and their situations really hit home... I have been there!~
- -I am truly appreciative of the opportunity to take this course it was very informational and I learned a lot more about budgeting and spending than I ever realized.
- -I thought that the online program was very easy to go through because it has the audio version. I am a slow reader so it made it very easy for me to complete.
- -Very worthwhile class. Wish I would have taken this earlier. Everything it said not to do I had done in hopes of paying bills, ie. borrowing from one credit card to pay another.
- -I learned quite a bit about personal credit that we as human beings forget to follow. It is so easy to get caught up in today's doings.
- -I actually found this useful. I had to do this for my bankruptcy but I am literally walking away with knowledge to help me move forward. I was not aware of how much I needed to look out for..
- -The program is comprehensive and will greatly help anyone who took it in terms of financial management. Thank you for this great opportunity.

- -I feel this course was well worth my time. I think I will be able to use my money wiser and even be able to save. I have never been able to save money but I think I know how to do this now. Thank you for your help.
- -This online program has given me a better sense of the ways I can get my money management back on track after bankruptcy. Thank you so much for this course and "Jumping through hoops" to complete bankruptcy is a smart way to educate filers to manage our money in new and strategic ways.
- -I liked the class because I feel I learned something. I should have did this years ago. Before I married and divorced and before I remarried and Divorced, but the War in Iraq had a lot to do with the second marriage. Still I am interested in continued educations. Thank you.
- -I wish I had been exposed to this information and learned from it at an earlier phase in my life. Better late than never, though. Thank you very much.
- I think the course is an excellent tool. So much I believe this should be shown to young adults so as to protect them from getting under before they know how or what they did.
- -I WISH I HAD TAKEN THIS COURSE MANY YEARS AGO. IT DOES SHED A LIGHT ON HOW I GOT INTO THE MESS THAT I AM CURRENTLY IN. THANK YOU
- -This was an excellent course. I found it very helpful and I am very pleased to have been given the chance to take it. I will definitely apply what I have learned.
- -I hate that I have had to file bankruptcy, but I do feel that this course has helped me, and hopefully I can use what I have learned to never have to file again, barring any unforeseen circumstances. Thank you T
- -I think that the course was right on target. When bills become too much you tend to put them to the side and you become disorganized quick. Setting goals and putting a budget together are absolutely needed. A big Thank You goes out to the folks who put this program together.
- -I dreaded taking this course, but it was actually kind of fun and I actually learned a few things as well.
- -I found the information in this course extremely helpful. I wish that something similar was offered during my high school career so that I could have possibly avoided the situation I am currently in. Thank you very much for the information given. Although for me it was a requirement I will be sure to refer to this website for any future questions I may have and also I will definitely refer anyone who is in need of credit knowledge to your services.
- I enjoy taking the course. It took a while to do it, because I am not a fast reader. I did learn a lot form it. And I want to say thank you.

- -Very good course. Would like to learn more.
- -I will work hard in achieving and maintaining a good credit score and budget with this class.
- -thanks for the help and the course. it will be very helpful
- Thank you so much
- -"I REALLY LEARNED A LOT"
- -"TEACHER DID A GOOD JOB EXPLAINING AND SHE WAS VERY NICE & FRIENDLY"
- -"VERY INFORMAL & INTERESTING-ALSO LEARNED A LOT"
- -"IT OPENED MY MIND TO THE SAVING ASPECT IN PLACING MY SAVING AT THE TOP OF MY BUDGET"
- -"GREAT TEACHER"
- -Thank you for your program, all of the information provided will help my family & I!
- -Excellent--Thank you!
- -the course made me think about long term goals for myself and my family
- -enjoyed the information
- -Teacher was kind.
- -The teacher explained some of it.
- -Great teacher.
- -really liked the book
- -Excellent course, gives a lot of thought on budgeting, I never thought of before.
- -She was helpful & cheerful on the phone in answering my questions. Thanks!
- -I learned more about credit than I thought I would.
- -i learned alot about making a budget and i am going to use all the information i got from chapter 1
- -The course helps us to understand more about budgets.
- -This class is very educational, I learned a lot that I did not know before.

- -Thank you.
- -This process has really opened my eyes to managing my budget/life for the better.
- -I took the class seriously and will use what I have learned.
- -Thanks for providing me information to fix my credit and I hope to hear from you soon
- -Good course.
- -Everyone that I spoke with at your company was helpful and courteous...especially _, a very nice person. Thank You all.
- -The course was very insightful the audio was most helpful. Learned alot on setting my goals and starting a budget. Thank You
- -Great Course!!!!
- -The information from this course is very informative and I feel it will be helpful in getting my finances back on track. Thank you.
- -We enjoyed this course and will definitely use the information provided
- -the course was informative and helpful. Thank you very much.
- -This was a very informative course. I have learned about how to better my finances and my budget to achieve goals.
- -ALL GOOD
- -information very helpful. will be in touch. thanks.
- -Thank you so very much this really helped me.
- -I was glad I took this course very helpful ideas to follow better my situation
- -Understood and liked the class more than I thought I would.
- -One of the chapters was about a consolidation loan first and sometimes bankruptcy comes later and that happened to me. I thought 3 years ago it was the answer to financial distress. I wish I knew those warning signs I read about. Legal proceedings are in the works to save our house from foreclosure because of a predatory lender. Thanks for the insight.
- -I learned alot of new information on budgeting and also the various laws that apply to credit. This course was eye opening. Thank you!
- -Being an older student I see that there was much information that I had not used.

- -I wish they would teach this in school
- -Thank you
- -Very informative, thank you very much!
- -When asked if the course topics were relevant to my life, I checked no because I am 88 years of age. A number of the topics are more for younger people just starting out. Need more information for Senior citizens. This course should be mandatory for high school students starting their adult life. However I did learn a lot from this course. Thank You!
- -I will also set goals.
- -I thought the ms excel budget form was the most valuable part of the course for me!
- -math is not my subject. other than those questions i was interested in reading the whole concept of this. and i learned a few things i had forgotten. thank you.
- -Loved this information! It was excellent.
- -this is very well put together and helpful.
- -I learned a lot very nice
- -Informative and well laid out course.
- -Thank you!
- -Thank you so much. We needed this course.
- -Great course. I really learned a lot. Thank you!
- -The course was very good and educational
- -Overall, it was a good course, however, i think it should of been a little more detailed in areas such as insurance, and possibly a few more examples but overall, i was satisfied.
- -Thank you
- -very informative
- -One of the program tools that really hit home with me, is the budget. I have never maintained a budget. I have started a budget since the beginning of my sessions with CCCS and it has been made such a difference, like night and day. All the information in this course has been very valuable. Thank you
- -I will reduce my spending.

- -very helpful class-K was funny, kept it interesting! Learned a lot!
- -The course material was well presented. Thank you for the opportunity to learn.
- -thank you!
- -Very good. I wish I had known all this ten years ago!
- -This course has really furthered my knowledge in budgeting and financing. I will definitely use the information I retained from this course.
- -The program is very helpful.
- -I vow to work on my budget and reconcile my checkbook every month. Thank you.
- -Thank you. :o)
- -I really enjoyed this course. It is very helpful and I will use the information I learned in my situation.
- -Thanks for your great program. I feel a lot more positive about my financial future.
- -thanks for the update, as one gets older a lot slips away. and i read a lot i knew long ago. and was helpful to have my memory brought back on track, concerning credit and information we can use every day thank you.
- An eye opener for me. Thank you.
- -Very informative course. After reading the first time, I also enjoyed listening before taking my test.
- -There was some very good and useful information. The only thing I would have liked better is if the final test was given starting with chapter one and continuing on as the course did. I am being nit picky I know. :) Thank you for great information!!
- -I found the program very well presented, and fairly easy to understand.
- -I honestly thought this was going to be a waste of my time but I have found it to be very, very helpful. Thank you!!!
- -I found the program very well presented, and fairly easy to understand.
- -Very good course
- -They helped me to understand I have rights and can ask questions

- -Teacher was very nice and diplomatic. Good job.
- -Thank you
- -Thank you.
- -As this is a very difficult time for me I know that my future will be brighter as I move forward. Please keep me informed on the subjects I have checked. Thank you:)
- -Loved the course
- -good program
- -Thanks!
- -I enjoyed doing the class in the privacy of my own home. Summer was a very good instructor.
- -thank you for all your info
- -This course was very informative. There are several things I plan on implementing.
- -I thoroughly enjoyed this course. It was extremely helpful. I wish more young people knew about it. Thank you very much.
- -It was was good. Thanks!
- -Very simple and easy to use. I think more variety in the questions offered at the quizzes would be better.
- -I thought this was very informative. I will use the education in the future.
- -This was very helpful. I have already applied some of the tips.
- -thank you.
- -thanks for everything you all have done for me
- -I thought the time was well spent on this course
- -I really enjoyed learning new skills in managing my money. I have written my goals down and look forward to achieving them all. I also learned that for right now, cash is the best way for me to pay my bills. Thank you for having a course like this. I hope all others have learned as much as I have.
- -Good course
- -This has been a real helpful learning experience for me.
- -thank you for making this easy and enjoyable.

- -This course was very easy to understand and easy to do. Thank You Robert
- -Thanks for the good information. I plan to use it wisely.
- -This was definitely an eye opener. The course was educational. It would be good if this was taught to families and school young adults.
- -Thanks! Very helpful!
- -thanks for the great program.
- I believe I learned a great deal from this program.
- -I understand alot about lenders, payments, credit, budget, & saving.
- -I THINK THIS PROGRAM WAS HELPFUL FOR ME.
- -I wish I had the opportunity to get this type of education about finances and budgeting while in high school. It would be extremely helpful if this could be a class for high school students.
- -Thanks1 This course was helpful in alot of ways.
- -J appeared to be interested in his students & was enjoyable & helpful. Thank you.
- -Excellent instructor. God Bless.
- -Thank you for the best teacher for this course. I learned alot of things about money. Thank you
- -Thanks for your good help in making is understand about money & bills.
- -i use a budget for all 68 years, always have & I keep my records in a file cabinet clear back to 1969.
- -Thank you.
- -Surprisingly good content.
- -Thank J, not only did you help me, you are a true gentleman.
- -Thanks.
- -It was a good program I wish i could learn on another program you have i enjoy it . it would have to be online thank you
- -the course was very informative. wish i had a penny and could double it for thirty days. very eye opening.
- -I LIKED THE COURSE A LOT. THE AUDIO MADE IT EASIER TO. I FOLLOWED ALONG AS IT WAS BEING READ OUTLOUD. THE ONLY PART

THAT I CAN SUGGEST TO BE CHANGED IS THAT THE WORDS START BEING HIGHLIGHTED AS HE IS READING THE. THAT WOULD MAKE IT A LOT EASIER. I LEARNED ALOT ON HOW TO CHANGE MY WAYS NOW. THANK YOU FOR THIS COURSE.

- -This was extremely helpful! Thank you!
- -great tool
- -Learned alot
- -Wonderful Teacher, Patient and knowledgeable.
- -Excellent Good Job Good Teacher
- -Ms W was excellent. She knows her job and explains to where anyone could understand. Thank you for helping us.
- -learn alots
- -I was dreading having to take this course. Fortunately, I found a lot of great information that I plan on implementing. Thank you!
- -Thank you very much
- -Thank god this is over with!!
- -A great teacher
- -great program easy to use, I am a fast reader and was done with all of the chapters in about 98 mins would of liked to go on to the test so the info was still fresh in my memory.
- -I have learned lessons for the future!
- -The test taking was very comprehensive and easy to grasp.
- -I never took money from my pay for savings first it was always what ever was left, if any. Hope to retire in 10 years with a good credit score and a savings account. Predatory lending is everywhere. I wish I had taken this class a few years ago. Somehow, I saw myself in all 8 courses. Goals, budget, credit, credit scores and savings are important. Thanks.
- -Taking this course was very helpful and I enjoyed it. It has made me aware of how easy things can become a financial hardship. Thank you for this class, it truly has been very enlightening.
- -Very informative and helpful. Thanks so much!
- -thnk you very much for allowing me to take this very well thought out course. It was very informative, easy to go through and very user friendly.

- -Thank you very much I wish I had this book sooner.
- -Very helpful and informational. Not as difficult as I assumed it would be.
- -I was a little bit stressed about this, but what an awesome class! Thank you!
- -Thank you
- -I thought that this was great information that I will take with me and use in the future
- -Thank you. This was quite interesting
- -I truly believe that having to take the class and exam before and after bankruptcy is an excellent idea. I appreciate the efforts put in to making this possible.
- I learned things i did not know
- -very informative
- -thank you for everything ===
- -I found this course to be very helpful in my future credit and my personal finance. How to better manage my funds and spending habits.
- -I actually learned from this and I am thankful I had to take this!
- -I have learned alot of interesting things in this class. It will be very helpful to me to start over and get a better idea and how to budget my life.
- -Thank you. I really learned something that should help me to rebuild my credit.
- -I learned a lot in this course. Thank you.
- -thank you very much for your assistance
- -I found this course very helpful. I am going to start a budget and stick with it so my family can achieve our goals without getting in debt over our heads again. Thank you.
- -I WILL USE A BUDGET.
- -thank you very much
- -I learned more than I ever thought I would, thank you for this enlightening course
- -I have learned alot from this course Thank You

- -Thank you. We know we are going to get our life straightened out.
- -Thank you for the information, I will gladly use it.
- -I learned a lot from this program and I appreciate your help.
- -I did learn many things that I thought I knew already, but was incorrect. Thanks.
- -thx for the help
- -Mrs. S was very courteous. She explained the book thoroughly. It was very very helpful to me.
- -I ENJOYED THIS COURSE. I WAS NOT ABLE TO FILL OUT THE FINANCIAL REPORT, THE EXAMPLE REPORTS. ALL IN ALL THIS WAS VERY INTERESTING
- -This course should be taught in all schools, might be a big help.
- Very helpful information
- -Great refresher course and inspiring for someone like myself who is starting over in a new career.
- -None.Great idea
- -Thank You
- -Alot of good info, It will help alot going forward
- -Thank You
- -amazingly enough, I enjoyed the class. Thank you:)
- -by doing this on line i felt at ease, also i found the course very easy to understand.
- -Thank you this was great!
- -Very important to learn about predatory lending. In our case we were not savvy on home loans and fell into predatory lending. It's hard to say that we learned our lesson, but I guess this much is true. Some bank is sitting pretty while we are losing our home.
- -I was very skeptical when initially enrolling in this course, but i found that I did not know as much as I thought I did and I found the information presented in this course very helpful-Thanks
- -Good course! :-)
- -this was very informative
- -The course was very helpful

- -Thank you for your help!
- -It was a very good course, and I learned alot from it.
- -course was very full of helpful knowledge. thanks.
- -Course was specific and very well organized.
- -Though my husband & I have always known about budgeting & so forth. It was my unexpected medical bills that brought me to bankruptcy. I guess I should have been saving more, rather than always helping our grown children financially?
- -I Enjoyed Being Educated On Finances. Thank You
- -THIS ONLINE COURSE WAS CONVENIENT AND VERY INFORMATIVE. THANK YOU!
- -I have a learning disability and am a slow learner. I would have learned better if I could have taken more time to remember things.
- This is a very knowledgeable course, thanks for the opportunity to take it.
- -J WAS VERY HELPFUL AND UNDERSTANDING IN GETTING ME THROUGH THIS COURSE. THANK YOU
- -all in all this was a great program
- -I will put this information that I have learned in this course to help me in my everyday life and help developed a budget and stay with my budget.
- -THIS COURSE WAS VERY HELPFUL
- -Excellent class. Great teacher.
- -An excellent course! Very impressed with the ease of use and how well it explains things. Thank you.
- -The course online was laid out in a manner that was easily understandable, with easy navigation. I very satisfied with this experience.
- -Thanks for your help.
- -Thank You
- -I wish I would have taken this course 35 years ago. I printed out the Chapters so my adult children can take this course as well. Thank you
- -This was a very informative and interesting course and was well worth time it took to take it.

- -I spoke to the manager, I am remiss for not remembering her name, however she was/is professional and compassionate to me. I entered into this situation ashamed of poor business decisions and remorse for not fulfilling my obligations to businesses i made promises to. I had no credit card debt not frivolous spending in my case. I found this lady a credit to the business she represents-not remembering her name is terrible-she made a difference for me. Many thanks to this company and the program.
- -I did find the course helpful. This course woke my eyes up to budgeting and for that I am thankful.
- -Very good course.
- -THANK YOU FOR THE OPPORTUNITY TO TAKE THIS COURSE ONLINE. IT WAS WORTHWHILE TO GO OVER THE CHAPTERS AGAIN AND AGAIN. THANK YOU VERY MUCH.
- -Thanks
- -D was very helpful and very patient!!
- -I found this course very useful. I wish I could compare my pre-test score with the final/post-test score.
- -I was skeptical at first but the more I got into the program, the more I was able to see the benefits and the more I learned.
- -This course is very informative. There is a great deal of information but it is well organized and explained clearly & concisely.
- -It was a great program. Thanks
- -this class was very informative, thanks
- -THANKS TO THIS COURSE I WILL MANAGE MONEY I RECEIVE MORE CAREFUL
- -Great Course!
- -The information was very informative and user friendly.
- -I initially dreaded completing this course for 2hrs, but I as began to read and understand each chapter, the time went by very quickly. I learned quite a bit of information that I can utilize, and will assist me in being able to better handle my finances. Thank you.
- -I learned alot, thank you.
- -course was very helpful i learned alot
- -Very helpful will reference this in the future with any financial issues
- -This program was very helpful to me. I learned a great deal. Thank you.

- -good course
- -J did a very good job presenting this course, very helpful.
- -Program explained thoroughly Instructor was great!
- -Training facility was a little hot.
- -Very rewarding good excellent information
- -Great course! I really enjoyed it and found it very informative.
- -no more using credit cards,
- -Great teacher
- -Interesting & helpful
- -thank you the course very helpful.
- -THANKYOU IT Was informative
- -Thank You
- -Good program. Learned a great many things I needed to go on with my financial future
- -THANK YOU
- -thanks
- -The Audio was very helpful while online
- -This course was very well prepared and was for me, and would be for others, valuable.
- -Thank you.
- -I feel this course was very helpful and I will use what I have learned in the future. thank you
- -I found this course very helpful and I plan to practice the lessons that I learned. I wish I had thought to take a course like this before we got into financial difficulty. Thank you for your help!
- -thank you for having this online.
- -Very helpful, thank you.
- -Some of these questions seemed rather irrelevant to me. But, if it is for my benefit then by all means continue.
- -The information was very helpful and will be useful in future financial dealings.

-THANKS

- -I was surprised at the good information I learned by taking this on line course.
- -i would be interested in having professional help in setting up an initial budget for my husband and myself, as i have questions with our situation.
- -I would suggest telling the difference between a fixed rate and variable rate of interest when talking about credit cards.
- -Thanks so very much for the great insight to better my future with all the great info. i learned.
- -I was most interested on information on how I can rebuild my credit after bankruptcy.
- -Very informative class.
- -THANKS FOR ALL YOUR HELP WITH THIS EDUCATIONS I RECIEVED.
- -This was a very helpful tool for me. I will use this information to better my money managing.
- -I learned so much. I would love this in book form to refer back to it.
- -Excellent program with lots of valuable information!
- -Great Course...
- -I really enjoyed this course. It was extremely helpful!!
- -very thorough presentation. had alot of good ideas to help me in the future
- -THANK YOU THIS WAS A VERY USEFUL CLASS.
- -great class, very useful, I learned alot
- -thank you, for all the help..
- -Very good class
- -Thank you.
- -Mr. C was very courteous and patient.
- -I have to admit, I thought this was going to be a waste of time, but I learned alot and will be starting my budget this week. Thanks.
- -THANKS

- -i thought this course was very helpful in understanding how not to fall into future "financial pitfalls" thank you
- -Thank for this online test it was easy and very thorough!
- -Thanks I learned alot it was a really good course
- -A really methodical and fine course. Needed this 25 yrs ago!
- -I really enjoyed taking this course and found it to be very helpful.
- -Outstanding class..learned some very interesting information that we can use in our lives..
- -YOUR INFORMATION WAS VERY HELPFUL. THANK YOU VERY MUCH, I WILL USE IT TO MAKE MY FINACE BETTER,
- -Thank You!! Very informative program..
- -The course was quite enjoyable and informative. I learned several things I was unaware of and am most happy to have increased my knowledge of credit in general.
- -Send the info requested as soon as possible. I did enjoy the course hated paying the money for things that I already knew. Divorce laws is what got me in trouble and a very very very nasty ex-wife.
- -great class
- -thank you helping me with and maybe I can start fresh knowing what I know.
- -very helpful!
- -THIS WAS A VERY GOOD COURSE. EXCELLENT TOOLS WERE PROVIDED TO MAKE POSITIVE FINANCIAL LIFE STYLE CHANGES.
- -thank you for the course it was helpful.
- -I found this course to be an eye opener. I learned a bunch of things that I was unaware of. Thank you!
- -I learned more than I thought I would!
- -The course was very helpful to me, and I know I will benefit from this forever.
- -my life needs to focus on how and when to save money. My big problem is not knowing how to get my money in order and learn from this course.
- -This test was very helpful!
- -I felt rushed by being timed.

- -Course was very helpful. Thank you and God Bless.
- The audio function is great saved my eyes from strain, I learn faster and better as an audio learner.
- -Great job!
- -Thank you C, you did a great job!
- -Very insightful and educational. I thought I knew it all. Thanks for the refresher.
- -Thank you, this course and the contained information was very helpful.
- -I enjoyed this class. It was very helpful. Thanks
- -Well thought through introduction to credit problems and unembarrassing resolutions to these problems. I thought that this type of a course would be tangibly suited to the youngsters of future Americans as the simple economics of running a single or married lifestyle become more confusing.
- -I enjoyed the online class, it opened my eyes to a lot of different ways to look at my credit options and better ways to deal with situations.
- -We enjoyed the audio presentation and we thank the gentlemen who helped us through both courses at a very difficult time.
- -I took this after bankruptcy; i am still looking for info on rebuilding credit after bk. that info would help me
- -thank you
- -The class was very helpful.
- -The course was very informative. I will be using a budget technique from now on. Thank you.
- -This was a worthwhile experience.
- -Thanks
- -thanks
- -great course
- -This is really nice program.....Thanks!!
- -Thank you!
- -Money in Motion course was very helpful and outlining guidelines in helping me with my finances.
- -I Have Learning to Managing my Checking account

- -I did find the course useful and helpful to me and something that will help me in the future to improve my credit.
- -This was a great course! I am excited about the goals and budget information and implementing them into my life. I am also optimistic about rebuilding my credit score, managing my money and doing the right things. Thank you for this opportunity!
- -The course was very good
- -Mr L was a great help
- -Good phone class.
- -Explained ways to help us manage our credit and make a budget and goals.
- -thank you very much
- -Thanks
- -This was very valuable information for me at this time. Thank you.
- -I really enjoy taking this course. It has help me in a lot of ways. I am glad that I had to take it. Thanks.
- -I am very happy that I took this course, it helps me a lot and after this course, I will be better budgeting my money and future debt.
- -Have a great day. Thanks
- -Teacher was very clear & helpful
- -The teacher was very nice and explained everything very well. Very polite.
- -Thank You :)
- -Thank you for helping me understand the risks without budgeting!
- -i wish i had taken this course a year or 2 ago, and when its time, my children will be taking this course, thank you, i now at least have some hope sincerely thank you
- -Thank You
- -This money management course was very informative, I learned a lot on how to budge and manage my income, and I will start working on a budget ASAP. Thanks!
- -Very, very informative, yet down to earth; easy to understand. Was very interesting. Thank You so much!
- -Learned alot

- -I have learned so many things and know so many points from his course. Thank you for providing this course. It's going to be useful to me.
- -i just wanted to say that it is hard for me to pay attention and our teacher, reminded me of my grandfather and due to that comforting fact, helped me relax and just listen.
- -very interesting
- -Teacher was very nice and made me feel comfortable.
- -Thank you so much. Great teacher.
- -Great speaker
- -Thank you!
- -this course was good i have "learning disability" the course taught me alot that needed to know
- -I really did learn from this program. Budgeting is very very important and in the past I have failed to do this. With this program, I believe my credit score will improve and in the future I will be very careful with decisions concerning money.
- -this was informative and helpful. It got me excited about starting a savings account and moving on past bankruptcy. thanks
- -Thanks for this course I have learned a lot
- -GOOD INFORMATION THAT WILL BE VERY HELPFUL WITH MY SITUATION. THANK YOU!
- -STAY AWAY FROM CREDIT CARDS AND LOANS
- -Course was very helpful and informative
- -This was a really good course with relevant materials.
- -I LEARNED MANY HELPFUL THINGS IN THIS PROGRAM
- -THANKS FOR THE COURSE
- -I think the course on line is outstanding course. Thank You
- -MRS. B WAS VERY HELPFUL IN EXPLAINING HOW TO PREVENT PROBLEMS IN THE FUTURE. ALSO, HOW TO FIX AND CORRECT YOUR CURRENT SITUATION.
- -I THINK THE TEACHER DONE A GREAT JOB, AND SHE WES REAL CLEAR WITH ALL HER ANSWERS
- -thank you

- -In the beginning I thought this would be a waste of time that I already knew what I needed to do. However, I found out there alot of things that I did not know I feel very informed and I know want to learn more about budgeting and I would love to inform other about things that I have learn and I want to learn more.
- -We commend you for your patience with the telephone class.
- -thank you this was much needed
- -Too much background noise.
- -C was very informative and helpful.
- -C was very helpful.
- -Good course, but rather long
- -Course very informative and supplied alot of useful information.
- -thank you
- -What a life saver this has been. Thank you!!
- -Very good class!
- -thank you for this course. my husband and i have learned a lot
- -Excellent, useful information laid out in a very organized, layman's-terms format. Thank you.
- -this is an excellent tool for people like myself to learn easy ways to feel comfortable with my money decisions
- -Everyone I spoke with at cccs was very helpful and understanding and I thank them for being wonderful people. God Bless you all for the good job that you do.
- -good job. I hope I never have to take it again. I will share this information with EVERYONE I KNOW!
- -thanks for your assistance. Please make sure my attorney and I get a completion certificate of this course. Thank you again
- -Mr. B did a good job of presenting and discussing and answering questions. Thanks.
- -Mr. B made the class informative and interesting. His non-judgmental attitude is very helpful. Thank you! Also enjoyed his humorous examples.
- -HI, THIS WAS HARD FOR ME TO REALLY UNDERSTAND AND I BELIEVE I HAVE LEARNED MORE ABOUT ALL THIS. THANK YOU

- -K is well mannered and practical.
- -Thank you there were things I knew but took for granted and things that will help in my future financial life.
- -i really enjoyed this course and found it useful. thankyou
- -the course was good. i learned a lot. the part with mortgage did not apply to me.
- -THANK YOU FOR YOUR HELP.
- -Online course was effective and informational. But at times subject matter was a little lengthy and seemed to drag further than necessary. The auditory option was extremely helpful because I'm not a very strong reader. Thank You for the use of this course and for bettering my financial future.
- -Thank you.
- -Very good program. Thank you!
- -"I learned a lot more about my budget& finances, alot more than expected & it was well informed"
- -This site helped me out alot, and hope to make progress with the tools I learned!
- -good course
- -I thought the program would be just another ploy. I really did pick up alot of information.
- -This was very helpful and I plan to get my finances back on the right track. Thanks so much. I would highly recommend this class to anyone.
- -i have learned a lot from this course. thank you
- -This program is so easy to follow. I used the audio just so I wouldn't skip over things. Learned alot.
- -THANKS
- -THANK YOU
- -Thank you for this helpful program
- -thanks for the advise
- -This is a very interesting course and very helpful. Thank you.
- -i found this online course very helpful

- -Thank you so much for setting up such a informative workshop online. I am not proud of filing for bankruptcy, but this course has made me see that i have to make changes, and that i can make changes in my future. I have learned so much that i took for granted before, such as my spending habits. Again thank you.
- -This has been extremely helpful. I look forward to implementing all that I have learned during this course.
- -thank you so much for the help your program was very helpful.
- -Would like more specific information on how interest rates on credit cards work.
- -Course was very informative and helpful for the future endeavors. Thanks
- -the test was fairly simple. alot of reading . it gives you good insight on how to start over, and keep yourself in good financial standing by not going over budget. i did not realize how a small thing like a book or daily newspaper or any thing out that you have not budgeted can get you out of your spending.thank you.
- -I learned a great deal. I am working with a budget now. I live on SS Disability and it is very hard. I want very much to start saving I am just not sure if I have the means to do so.
- -i have learned a lot about filing bankruptcy, a new experience for me
- -Thank You
- -i have learned many thing through this process and course i had to take here with bankruptcies online classes that i will use the rest of my life thank you.
- -Thank you for offering this online. It is difficult enough to go through this and sitting in a class just would not have been possible. Very nice audio sessions to complement the lessons. I could listen to the audio while working in the kitchen to get dinner ready. Thank you for a well designed course.
- -Was a great course and easy to understand. Thanks for the availability of having it online
- -Even though I was discouraged about taking this course, I am thankful for it, and do feel I have came away with some very good knowledge. Thank you
- -Thank You
- -Very good lessons and how to budget my finances in the future very worthwhile chapters
- -this course was very informative, i learned alot.

- -This was a great educational course I would love to learn more about budgeting.
- -This was an exhausting few hours or so completing this course online. However, I consider it time well spent. I feel encouraged about rebuilding my credit after bankruptcy and hopefully not wrecking it again.
- -I learned a lot from the course that if I had known before, I might not have had to file bankruptcy. I will use this program in the future to stay on the right track.
- -This was a very helpful course
- -This was very eye opening and helpful.
- -Thank You for helping realize my financial goals.
- -very simple. 2-hours was not required and test should not be based on every user. When you have completed all questions, you should be done if you answered the questions correctly.
- -Great course! I think all 18 year olds should be required to take this before they get their 1st credit card
- -Very nice job of explaining. Thank you.
- -C was clear talking. Very informative and very friendly.
- -C had a very nice voice and helpful.
- Thank you!
- -Great course-I have printed all materials so I can teach my grandsons
- -Thank you
- -very helpful and i think that not only bankruptcy everybody should do this and maybe it could be free to those people.
- -This course was very helpful and I learned alot. It was also easy to follow. thank you
- -very helpful
- -thank you i will use it everyday
- -This course was very informative for me I think that in the future I will think twice before I spend money on things that I may or may not need.
- -This was a helpful and informative course and I did learn things I did not know prior to this course
- -Very informative and helpful information.

- -Class was informative
- -Class was good
- -I have found the materials in this course to be extremely helpful and am very thankful that I was given the opportunity to take it!
- -Thanks nice course
- -thanks for being so cheap as bankruptcy cost \$1200
- -Thanks for the help. Time well spent.
- -It was definitely helpful to me and my wife.
- -very nice thanks
- -This course was very informative. I feel that I have a different outlook on saving and spending money in the future. Thank you for reminding me that with setting goals anything can be accomplished. Even though I am filing for bankruptcy, I do feel that I now have the tools to help me build my credit to a worthy status once again.
- -thank you
- -I really loved it! I can now say I am more prepared and more responsible. Thanks
- -Thank you
- -Thank you
- -This was very nicely put together.
- -I have learned a great deal how easy it is to become taken of advantage of by other people when I was a responsible creditor. I trusted getting credit with other people in life and in business. I DID NOT however in business apply for credit to benefit any business partner! They have committed fraud in my name and have gotten away with it. Plenty more needs to be done about identity theft. I fought for an entire year to find that after attorney letters sent to creditors that it only resulted in more collection agencies. I will not allow this to happen again if able. This has been my last resort! Thank you for your education. I look forward to more information to make me more secure.
- -Excellent course
- -Thank you very much! Same as my husband I now feel like I am more prepared for future credit responsibilities. Thanks.
- -i thought the program was very helpful
- -Very easy and informative.

- -THANKS! THIS WAS WONDERFUL! FOR THE FIRST TIME I ACTUALLY GOT INFORMATION I CAN USE!!!
- -SOME OF THIS I KNEW BEFORE BUT HAD FORGOTTEN AND SOME THINGS I HAD NO IDEA OF. I PLAN TO GO HOME AND START MY BUDGET. OUR TEACHER WAS VERY FRIENDLY, THOROUGH & HELPFUL. I FEEL MUCH BETTER ABOUT MY CREDIT PROBLEMS NOW & HOW TO FIX THEM.
- -I LEARNED MUCH
- -I LEARNED THINGS I DID NOT KNOW. THANK YOU
- -I REALLY LEARNED SOMETHING TODAY ABOUT BUDGETING.
- -Great learning experience. Wished this was taught on a college, high school level.
- -Rebuilding credit information was very important to me. M gave us all some helpful tips. Very appreciated.
- -Was very helpful. It helped my wife and I very much. Thanks
- -excellent on line class very easy to understand.
- -I learned alot in this course. If at all possible I would like for someone from your establishment to mail me all the worksheets from this course to me, my printer is not working at the present time. I would like to keep it for further reference. Thanks for all the information I will sure to use it in the future.
- -it was well informative i learned things i never knew
- -I have learned a lot by taking this course and I will continue to use what I have learned in my life.
- -Thank you so much for the time and availability to let me take this course at home
- -This is a very helpful and educational class. I always thought I was a good budgeter but after reading the first and second chapters, I realized that there are things I need to improve on. Also, I learned a bit more of what having good credit is all about and where I possibly went wrong with my own. I will rebuild my good credit back and budget my finances better. This class has opened my eyes and taught me a life lesson.
- -Good tips and book informational. Thanks
- -Excellent Course, easily understood and interesting.
- -The teacher was very nice and very helpful.
- -Good Teacher

- -The course was very helpful
- -This course was so helpful in starting my life over from previous mistakes.
- -This course has been very informative with easily followed instructions. Thanks!
- -Thank you I learned a few tips.
- -Thank You
- -Very intense but very educational.
- -I feel that I have learned a great deal.
- -Very informative!
- -thank you for this course. I wish I would have taken it years ago.
- -I learn alot from this class I am so glad that I had to take it so now I won't put myself in debt again. thank you so much.
- -Fantastic course!
- -I really like the excel spreadsheets for budgeting and listing creditors. I will use the budget spreadsheet to create a new personal goal and budget. I thought the course was well rounded and I liked the variations of topics.
- -Thank you so much i appreciate all the information have certainly learn alot, thank you again
- -the course was very informative and I would recommend to anyone.
- -I enjoyed this class very much. Some of the information I knew, but I also learned plenty. I can think of quite a few people that would find this information very helpful to them.
- -Easy to follow.
- -i thank you this program helped me a great deal on how to start a budget and keep to it for future goals.
- -This program was extremely informative. Please contact me so that I can speak to you about what class room courses you have that would best suit my needs for the continuing education topics that I check above. Thank You
- -I have learned alot from this class so I am going to start a budget for my family so we will not be in debt again. Thank you
- -Great program, I actually learned some great new tools and tips to use to manage my finances.

- -Even for as old as I am I have learned alot from this course and wish it was made available at a very young age to have help me for my future. Recommend this be a school course in high school if not already. We need to stop good people like me from being taken advantage of and to be prepared for retirement
- -I believe this course will help me in the future.
- -I was pleased with this course and learned alot about budgeting that I did not know. I would like continuing education on Budgeting for myself so I do not end up in this mess again.
- -While I do have and utilize a budget, I realized after this program that my expectations are too high therefore making my budget unrealistic and a stress to achieve. I am grateful for what I learned today and will be passing this information onto my children with the hope that they NEVER have to file bankruptcy or have financial difficulties to the extent that feel hopeless.
- -Very Good
- -I believed this course really opened my eyes on the goals that I need to set for my life and I am really looking forward to getting my life back on track and maintaining a good credit report so I will have options available to me in the future. Thank you all for your help in helping me reach my goals.
- -Chapter 3 prints entirely in bold. Otherwise, it was a good experience. Thanks.
- -Thank you
- -Found course informative and extremely enlightening. A great reminder to get back to basics and proceed again Thank You.
- -EXCELLENT CLASS
- -the COUSE GAVE ME A NEW LOOK ON LIFE, IT REALY HELPED ME OUT, WISH I HAD THIS COURSE BEFORE I HAD TO MAKE SOME NOT SO GOOD CHOICES THANKS
- -This on-line course was indeed very helpful!
- -I actually learned that I desperately needed to go by a better designed budget and plan to do so in the future. M
- -Thank you
- -This course was very easy to do; lots of good information and very valuable. I will make a budget and stick to it. My kids are going to see the investment of \$3000 per year information ASAP!
- -Thank you

- -I thought the course was very useful. I learned alot of things that I never new before.
- -I found this course to be very helpful.
- -I need help in staying focused and true to using a budget and not making impulse buys with my money and I need to utilize the tools you gave me in this course to see where my money goes. Thanks for providing this information and showing "stupid" impatient people how to manage their finances.
- -i learned alot
- -I have learned a great deal from this course. i clearly (well almost clearly understand) what i have been doing wrong.
- -This was a very helpful program
- -thanks for offering this class on-line!
- -Thanks, I found this to very informative, and well put together.
- -this class was very helpful
- -I really learned a lot with this program!! I feel this information
- -I have learn alot thank you
- -This course is very informative and I will use the contents in my budgeting strategy in the future. I would recommend this course to be used by the public school system or anyone in interested in managing their money.
- -the material i learned in this was very helpful & gave me a better under-
- -I did learn helpful information from your course and I and see why it is required. Thank You
- -Thank you for making this available online and when I could complete at home and at my convenience. It is an very informative lesson. Thanks again.
- -This I think is a really good and helpful course.
- -thank you, this has been very helpful, i will be using what i have read.
- -Thank you.
- -I SHOULD HAVE HAD AND FOLLOWED THIS PROGRAM WHEN I WAS 30 YEARS OLD.

- -I consider the money that I spent on this course to be well worth it. I appreciate your organizations help both before and after my bankruptcy filing. Thank you.
- -Excellent course !! I enjoyed taking it.
- -course time should be based on post test results, not set two hour time period.
- -It helps alot and learn info that I did not know before. Thanks.
- -I found this to be very helpful and interesting. I will be applying the budget to my every day life and also open a savings.
- -This course was very informative
- I wish this course would be taught to students before they enter the work force !!!
- -Facility was cold. Thanks!
- -i understand things more clearly this course helped me alot. thanks
- -this was a great course for me and my family
- -I enjoyed taking this course and found the information learned to be helpful in my everyday life.
- -THANK YOU!!
- -Great Information etc. I wish I had this type of information etc. years ago. I learned so very much!!! Thanks
- -good course glade it's done.
- -Thank you for helping me get back on track. I enjoy reading about what will help me managed my money in the future.
- -Very informative course. Will definitely use the suggestions in making a budget.
- -Easy program to follow
- -Thank you
- -This is a really great credit learning course. I learned some great ways to go ahead in my future. Thank-You
- -i really enjoyed these chapters it helped me to set realistic goals for the kids and me
- -I learned a great deal of information from the course, thank you
- -Thanks

- -this was a very good and eye opening course.
- Thanks for your help.
- -i learned alot of helpful stuff. if you could help me get my credit score back up, any info would be greatly appreciated. thank you
- -THANK YOU FOR THE INFORMATION. WE WILL USE THIS KNOWLEDGE TO GAIN POWER AND COMMAND OVER OUR FINANCES.
- -thank you!
- -I had a great in this class.
- -It was taken on a long lunch break in my semi. Thanks, I did not have to miss work to take this class.
- -This was a learning experience. I wish that I had known all this 3 years ago. I will get a budget and stick to it, and no more credit cards for me.
- -Very informative.
- -This booklet has educated me with helpful information which I will use in the future. I greatly appreciate this new program and alot of the information given. I was incompetent, but I understand different ways to save money, apr rates on vehicles, credit card, etc. This has been a boost for myself and family and we appreciate the counseling and it really helps to know things that will save your credit.
- -I would like to thank you very much. Thank you.
- -Very good phone conference. I did learn a lot that will be very helpful to me in re-organizing my budget.
- -The teacher was great. I learned so much from the books and the teacher.
- -The class was helpful and the instructor provided good information. Thanks.
- -Softer chairs. Course was well taught. Very helpful. Thank you.
- -I wish there was an inexpensive class for older teens that think they know more than adults.
- -Great Course!!!
- -Thank You!
- -Both phase I and II counselors were courteous and professional at all times. I found the budget advice to be extremely satisfying and informative. Course completely satisfying.
- -The teacher was very patient.

- -A was very good at explaining everything. Thank you.
- -I feel I am on the right track now due to this information.
- -I appreciated being able to do the class over the phone. Thank you.
- -This was a very good program for me it will help me a lot. and not make the same bad credit that i have had i can have a better life with what i have learn to day. thank You
- -THIS PROGRAM HAS BEEN VERY INFORMATIVE AND EDUCATIONAL. UNFORTUNALLY, MUCH OF THE INFORMATIOIN APPLIED TO ME. I WOULD RECOMMEND THIS TO FOR PEOPLE AT THE BEGINNING OF THEIR FINANCIAL PROBLEMS.
- -this was helpful for me to have a better understanding of my bills & i will definitely start a budget & the suggested filing system thank you
- -Thank you very, very much.
- -A very informative and useful course. Recommended
- -very good course.
- -I truly enjoyed the course and learned a few things that I will start applying in my life. Thank you
- -Great course! I was very impressed by how informative it was and how interesting it was. It was easy to read and understand and the lay-out was easy to follow. Great job!
- -Thank you for your program
- -good program, though I knew most of what was taught already.
- -Thank you. This was well worth my time.
- -Very user friendly!
- -Thank You
- -i think everyone should take this course before they can obtain a credit card-very informative and helpful to me!!
- -I have never really used a budget before as I lived from paycheck to pay check for more than 30 years. It is difficult to start and maintain a budget if you have never used one before. This course was helpful.
- -Good course
- -I enjoyed this course. It was interesting.
- -Thanks.

- -Thank You!
- -Thank you! I found the process to be smooth and educational.
- -This course has helped me alot I will be putting it to good use
- -Very clear, real life examples. Very much appreciated. Thank you.
- -Thank you for the help
- -The course was nothing what I expected and was told it would be. I was hoping and was under the impression that we would set up a budget and understand more.
- -Great Course
- -Everything was very helpful......Thanks:)
- -I learned a bunch of things I did not know and wish I had this info earlier in life.
- -I thought the course was very good.
- -Facilitators were great!
- -When I realized I had to take this course, I said to myself another boring thing I have to do. After reading the first two lines of Chapter 1, I quickly became interested and used this as a valuable learning opportunity. There were alot of things that I am now aware of and I learned a great deal that will be able to help me in my own life. Thanks!
- -I learned a lot from this book. I have learned a lot from everyone who has helped me. I will never get back in this mess again. No more credit cards. I will throw all mail for a loan or credit card away. My husband has learned valuable lesson also. Thanks to Ray Coleman for all his help too, he was very kind on the telephone to me
- -Thank you for the opportunity to take this course. It was very very beneficial for me and the wife. I have gained alot of information from this course.
- -My #1 primary goal is to use as little credit as possible. Your course does not discourage the use of credit. Too bad.
- -I wish, I had known all this before filing for Bankruptcy. It would have made a difference. Therefore, some of the information I received in this test came a little too late.
- -THE MATH WAS SCARY IN THE BEGGINING..I AM 60 AND HAVE FORGOTTEN ALL I KNEW ..BUT BY THE END OF THE TEST I WAS VERY INTERESTED IN THE COURSE..IT WAS VERY GOOD.
- -Very good course
- -GOOD BOOK AND MORE UNDERSTAND ABOUT MANAGE MONEY

- -Thank you.
- -I really enjoyed this class! MY husband and I saw many relevant things pertaining to our lives.
- -This will never happen to ME again!
- -I want to Thank the people at customer service. I found them to be very patient and helpful to me. We need more people like them when it comes to public help. God Bless
- -I finally finish the on-line course and I learned alot about budgeting and setting my goals for accomplishment, which includes discipline. Could you please send my certificate through the mail, also if you have the following could you send these: copies of budget form, credit inventory form. Thank you
- -Good Course
- -thanks
- -Thank you actually very helpful.
- -Besides taking a little more than two hours, this course was very educational. This is a good course to take even if you are not filing Bankruptcy. I feel so stress free right now! THANK YOU.
- -This course was very informative and very time consuming. I really took my time and tried to do my best by taking notes. It helped. Other than it took so long (for me) I really enjoyed it. My attorney needs my certificate asap to send to the court. I would like for her to know my score. I am proud of myself and really, really enjoyed this inform.course.
- -Thank you!
- -It was very helpful to have the audio playing while reading the Chapters.
- -Teacher was good.
- -thanks it was very interesting to learn everything
- -Learned alot of good things to use in the future. Thank you.
- -Thanks for the opportunity to become more educated on the basics of sound fiscal management.
- -The course was well stated and will be very helpful in budgeting future expenses and income.
- -the test was very informative. Thanks.
- -course is going to help me with managing my money better.

- -this program was very good. i think they should teach this in high school to help our children understand money and to start saving for the future. THANK YOU!!!
- -I WOULD LIKE TO THANK-YOU FOR THE INFORMATION THAT THE TEST HAS GIVEN ME.
- -Thank you :)
- -joint accounts should be together
- -This should be done in school for credit.
- -The program was helpful.
- -Think Class was to easy
- -This course has helped immensely. Thank you.
- -I am glad to take this course and learn helpful things. The course was worth my time.
- -This was a very helpful class thank you sincerely
- -very informative!
- -I thought the course was really good and down to earth easy to understand.
- -I found this course very helpful- & would like a booklet if possible mailed to me of this course so I can refer to it when needed.
- -Thank you
- -This is a great program. I would recommend this to anyone getting married; just starting out.
- -I have learned alot through this lesson.
- -Thank You!
- -This was very helpful.
- -thank you for all your help!
- -I found the course to be very informative and helpful
- -Good stuff!! Thanks.
- -I thought this was a good leaning lesson for me. Thank you very much.
- -This course was well explaining and will help me to set a budget stating today and in the future. thank you!

- -This course was interesting and did make things clear on several issues we have had. Thank you.
- -Very convenient to take the course online thanks!
- -An excellent online course!
- -i told my daughters about me doing this study and they want me to tell them tips on budgeting, when i am done with this.
- -Thank you
- -Thank you for your assistance in this program. I will use it in the future.
- -This online was very informative and interesting. There are several things I can apply to my life starting today!
- I THINK ANYONE THAT HAS A ACCOUNT IN ANY BANK NEEDS THIS PROGRAME. THANK YOU VERY MUCH.
- I thought the course was very informative.
- -thank you
- -the course was very helpful in learning to save and manage money thankyou
- -Thank You !!!!
- -it was rewarding i will do the right things with the money have. thank you
- -This was very helpful thank you.