Money in Motion

Student Comments 6-14-07 to 7-15-07

- -I loved the audio track. It made the material easier to follow and I am a bit of an "audio learner" as well as a visual learner so it gave me every possible advantage. Plus, it made additional information readily available, and the info was so relevant! This is info I will use for the rest of my life.
- -This is a great program. It gave me a lot of awesome information. Thank you so much. Knowledge is power.
- -Surprisingly...this was an excellent course! Very interesting...totally held my attention. Never took a break thru the 8-chapters...I was determined to complete everything...as each chapter was intrigued by the previous one.
- -The course provided me with ways to help me save money while still being able to taking care of our expenses. All this information while useful comes at a time in my life that won't be as useful as it would have been if I had learned them when I was younger. I am now 61 years old and unemployed but this information will be shared with my children in the hopes that it will improve their future financial life.
- -I had to take this course as a requirement for my bankruptcy, however i actually enjoyed it and learned a great deal. This is an excellent program in my opinion
- -When we first signed up to take this course, we were very hesitant to really want to learn anything from this or take anything home from this, but now that we have completed this course we are both very pleased to have taken it. I feel that the entire course can be used in our everyday living and will help us to get back on track. Thank you
- -This course reiterated knowledge I already had but reaffirmed how important these basic principals are. I understand that I have to invest my time, knowledge and discipline in order to attain my financial goals over time with patience. I also feel uplifted to know that it's never to late to begin again with a "fresh start"... & I'm very thankful for that.
- -I thought at first this was going to be one huge waste of time but through it all I realized how essential it is to budget & how it really works hand in hand with setting goals. I found that information totally inspiring & has given me a new incentive to really put it into practice. This is the sort of thing they should be

teaching little kids in grammar school right along with reading, writing & math. Thank you for putting together such a comprehensive program you have given me a lot of food for thought to really focus on my spending by creating a budget. You have taken the stigma out of it for me. Thank you.

- -Thank you, I was surprised to learn so much online. This course validated some ideas and problems that I have had lingering in the back of my mind. I was pleasantly surprised at how user-friendly and educational this online course was. The information was very useful and enlightening. I am definitely walking away from this as a more informed individual. It would be neat to see this enter the public education community as required education prior to high school graduation. Again, thank you!
- -This was very interesting. I was scared to death at first, then I really got interested. Thank YOU
- -especially rebuilding credit!
- -Thank you, I wish I would have done this before I got where I am.
- -This course was easy and very easy to understand. Well worth the time and have learned several ways to better my credit and manage money
- -I really found out that I didn't know as much as I thought I did. Thank you for this course.
- -Was fun. I like tests. However, I would have liked to have seen a comparison with the pre-test test I took against the final 30 (same) questions.
- -Very good course to go through!!
- -Thank you.
- -Class helped me with learning a budget.
- -Good course, very helpful
- -great course I got a lot out of it.
- -This course was easy to understand and go through.
- -I am disabled so I don't know that I can do much about the online continuing educational programs, but I am interested in those that do not require a time period. I do want to do everything I can to improve my credit score.

- -AS I WAS TAKING THE COURSE I FELT PEOPLE LESS EDUCATED MAY HAVE TROUBLE UNDERSTANDING AND COMPLETING THE COURSE.
- -Thank you.
- -Course was very informative with information I had never learned. I will create a more extensive budget and goal card today. I am excited about rebuilding my credit quickly, and never, ever returning to this credit state again. Thank you for your time and information put into helping others better themselves for the future! Thanks, again! God bless!
- -Thank you!!
- -I wish I had known all of this a few years ago! Thank you very much!!
- -The "Money in Motion" course was helpful to my understanding involving: Budgeting with the use of goals (short, mid, and long term). I was one who felt that I knew what I owed and didn't need to use a budget. Also, credit scores and how interest is determined was eye-opening to me in many areas. Useful is knowing what laws are beneficial to the consumer. Thanks
- -Thank you.
- -I FOUND THE COURSE VERY INFORMATIVE. I AM APPRECIATIVE THAT I TOOK BOTH THE TIME AND THE EFFORT TO COMPLETE THE COURSE.
- -I work all day. It was very convenient to have the audio part of this program. I really appreciated that.
- -All the personnel at Consumer Credit Counseling were so very helpful and patient with me. Thank you for a job well done.
- I really enjoyed taking the course. The material I read will really help with our financial situation, and we will be setting goals and we will have a strict budget. There will also be money put into savings for our goals or unexpected expenses. The only complaint that I have about the course is taking it all at one time. If the course could be broken down into sections and having a good review on what you have read would be better. Thanks For All Your Help!
- -This course has given me a lot of valuable tips.
- -very entertaining & educational
- -good course

- -student completed by self study
- -Well organized program; I found it to be very useful in rebuilding my credit, and budgeting for a better future to ensure I never find myself in this predicament again. Thank you so much.
- -self-study
- -Excellent class and I did learn.
- -I HAVE LEARNED SOMETHING THAT I DID'T KNOW AND THING THAT WILL HELP ME RIGHT NOW IN MY LIVE AS I TRY TO CHAGES MY FINANCES. THANKS YOU.
- -This course was very informative. It would be beneficial to take this course before financial difficulties arise. I am going to share the information with my teenager so he understands the importance of maintaining good credit and how to do it.
- -Thank you.
- -This course is great. I learned things that I never knew. I printed off every chapter so I don't forget what I read.
- -The online course was very effective. The chapter tests helped prepare me for the final exam. I don't think I could have passed without them.
- -thanks
- -VERY GOOD AND HELPFUL
- -I have really learned a lot about bankruptcy and would like to help others.
- -was more enlightening than I expected.
- -thank you
- -course was very informative
- -I plan on discussing with my husband the idea of depositing our paychecks into our savings plan and with a budget in place, move monies need to pay bills and expenses. This way we will earn more money in interests until bills are due later in the month. Also I think it may help with not spending more than you have. We have not been using credit cards for 1 1/2 years and has been a transition, however the damage is done, but we are on our way up!

- -this course helped me very much about having a budget and sticking to it, plus stay within my means.
- -I found the material easy to read and comprehend. Probably the least painless thing I have done throughout my bankruptcy!
- -I am very happy to educate myself, things that I wasn't aware of. This has teach me how I to handle my money in the future. Thank You
- -I found this course very informative. It contained a lot of information that will be useful on a daily basis.
- -Thank you
- -The program was very helpful. I wish I had learned it earlier. All should learn. Thank you.
- -To Whom It May Concern: Your local counselor and the online course have been very helpful. I have learned many things and topics selected for continued education will be helpful. Sincerely,
- -THANK YOU FOR YOUR HELP!
- -Thank you for a good program!
- -The course was very helpful. I have saved the 8 chapters for review and a source of information should I encounter problems in the future. THANK YOU!!
- -handling money as a marital issue. Both working together
- -I glad I was able to complete this in one day. It is so convenient. You must be truly interested in your self-evaluating when it comes to your debts and credit. You just can't say, "All skipped this or that!"
- -Great course! Explained many things to me I didn't know before. I think every 18-year-old should take a course like this in high school before graduating or entering college. Very informative.
- -Thanks!
- -This was a very good educational tool for anyone with financial problems
- -This was very helpful thank you
- -thank you

- -I think this was a good course. It repeated important things throughout so as to emphasize and helped me remember. It was good both spouses are required to complete.
- -This course was very helpful and I will apply these techniques to my everyday life.
- -It was a fun and informative experience.
- -the course was very helpful, useful, and informative!!!
- -Very educational! Thank You.
- -Thank you: (Age 71) and still learning
- -This has been both an educational and financial experience I have learned numerous facts to use wisely.
- -I really thought this course was very helpful.
- -This course clearly pointed out some of the behaviors that landed me in this position. Although the initiating factor was health problems that were beyond my control, I learned strategies to assist myself financially should my health problems recur.
- -Thank you.
- -This was a great course and very helpful for me and my husband. I have learned so much I didn't know and will use it in the years to come.
- -VERY INFORMATIVE WISHED I HAD ACCESS TO AND USED THIS INFO SOONER I HOPE TO TEACH MY CHILDREN THESE LESSONS SOONER THAN I WAS TAUGHT
- -this web site was very user friendly and easy to understand!! thank you!
- -This was very helpful. I hadn't realized how beneficial a budget could be. I will set one up and stick to it.
- -This course should be required in High School, not an elective as it will help the young person avoid financial hardships in the future
- -Thank you

- -This course was very easy to understand and will help me to prepare and live with a budget, getting my life back on track. Thank you.
- -The course was very well presented. The Audio was most helpful as was the end of chapter review tests
- -I found this to be very helpful and will use a lot of what I learned. Thanks
- -Good Course...very organized and helpful
- -I missed 8 questions on the pre-test and was able to answer all 30 questions on the post test after reading the materials. I appreciated the audio part because I followed along as it was read. I think this reinforced the material.
- -thank you.
- -I really enjoyed learning about budgeting and the goal card. I will more than likely do this my self. thanks
- -I really found this course to be very helpful. I felt that I learned a lot of things I didn't know about and, learned more about things I did already know.
- -i feel this course is a valuable tool for getting back on course to having good credit. I will use the information to assist me to make the right decisions.
- -Overall, this course was very helpful and will try on making a budget by using these techniques.
- -excellent course! I filed bankruptcy once before in the past, and this course would have been very beneficial, if i had this info years ago. at age 43, i now have a plan and goals, personally and financially. this course is a life long experience, it's truth, and not based on what friends or family want me to believe. thank you very much!
- -thank you, god bless you all.
- -very helpful course
- -Very easy--Thanks!
- -Thank you for the opportunity to complete this course online. It was very convenient and less stressful.
- -Thank you

- -Under Continuing Education I would like to see something offered on filing. Speaking for myself, I have a filing system, but when I need to find something, I can't find where I filed it.
- -This is a great program. It would be great to learn more about what you can do after bankruptcy, besides budget better to start building your credit score up.
- -Great course. Very insightful.
- -I really feel like I learned a lot with this course and will be able to put what I have learned to work in the future.
- -The visuals were very clear and understandable. Info given was very well prepared and very well presented. Thank you!
- -It wasn't as bad as i thought it would be.
- -beginning of class: I didn't expect a test! I personally think this is a waste of my time and money (that I came here). end of class: Thank you. I learned more than I thought I would you are both great teachers. I guess it wasn't a waste of time. :-)
- -some good information in the class
- -excellent job, very clear and great attitude.
- -The teacher did a great job.
- -Thanks!
- -A new beginning. Thank you.
- -This was a very knowledgeable course things I learned will really help with our budgeting goals!
- -Thank you.
- -Course was very helpful to understand about credit Card and how to reach a goal in life thank you
- -A great, fast reality check. Wish I would have taken this a few years ago
- -I thought this was a very informative program. The time actually flew by.
- -Thank you for Audio support, it was very helpful.
- -course was very informative

- -I only wish that someone had sat me down years ago (early married years) and explained some of the basics of finance to me. Specifically, always pay yourself first (savings). This course has been very helpful.
- -glad I took this course
- -Thank you for making this available online.
- -This course was very informative. Some of the subjects were very eye opening and answered questions that I have had for a long time. Thank you for a wonderful experience in this very trying time we are having. Bankruptcy is not something I ever thought we would have to do. This has been very hard and I feel I have learned a lot to keep us from getting in trouble, ever again.
- -I was very impressed with this program. I thought I knew it all. But now after taking this course I know so much more. Thank You
- -I really enjoyed this course. I has changed my attitude about financial management as well as leaning the basics of spending money. Should have taught this in grade school.
- -I learn and understand more about the Bankruptcy education and how to manage my goals and budget.
- -I would like to thank everyone for the assistance that they provided to me. I have learned my lesson from this & I will never help a man because they never helped me but to have to do this!!
- -The course was an eye opener. I will use what I have learned.
- -Thank You, this was quite interesting. /
- -Thank You!
- -The course was easy to read and very understandable.
- -wonderful instructor and person. makes a very difficult situation better in her loving and caring way!!
- -I really did learn a lot from this class and I would like to thank you
- -I have learned a very hard and valuable life lesson and now find that I do financial things more clearly and in every way of life. Looking forward to move ahead now and doing a 100% better job at it.

- I would like to be able to listen to the chapter along with reading it at the same time.
- online course is very convenient especially for the handicapped
- -great class a lot of people can really benefit from this.
- -This program helped me out a lot. There are things that I didn't know about and programs. It gave me good insight on how to budget my money now and in the future. I think a lot of people could benefit from this program.
- -Thank You!!!!
- -this course was very insightful and i think it should be taught in our public school system.
- -Great online course.
- -This was a wonderful learning experience and a great educational program on bankruptcy. It was very useful and I definitely know that it will help me better my future financially.
- -Thank you for all of your help.
- -thanks
- -This took quite a bit longer as I kept getting kicked out in the beginning. But.....it did become much easier to negotiate as it progressed. Wish I had had this information a few years ago.
- -More people need to take this course, before they get to the stage I was at.
- -this course was very helpful. I will keep the printouts for future use. thank you
- -This has been a great service to me and will help in the future.
- -Thank-you!
- -The class was great and so were the teachers.
- -Thank you so much I'm sure this will help me get back to where I started.
- -I like it. Thanks.
- -Thank You for course it has opened up my eyes and make me realize what i need to do to better help myself, my family and our

future. I plan on educating my children and hope that one day schools start to educate our children so they do not find themselves in such difficult situations as myself. Great information! Thanks again.

- -great class!
- -Thank you for valuable debt and credit info and expertise.
- -Very Helpful and great learning tool
- -THANK YOU AND THIS WILL STAY WITH ME FOREVER
- -Thank you for the opportunity to complete the course online. I found it extremely informative and well written. The information obtained will be useful going forward to achieve my financial goals.
- -Ladies very nice and made everyone comfortable and welcomed all questions.
- -Not living in your city, and able to do this online was time saving, money saving, due to high gas prices. It also helped my budget. Thank you very much for this knowledge and opportunity.
- -Will sign up for budget plan
- -The teachers were very pleasant and helpful. Thank you.
- -I will use a budget at home: I'll try
- -The biggest problem is how many times I've heard it. Now to apply it.
- -If it's up to me, I am only going through this bankruptcy this one and only time in my life.
- -Thank You for everything
- -Thanks!
- -It is very helpful
- -Every thing was OK. Thank you.
- -client does not speak English; no evaluation available.
- -This course was very knowledgeable. I learned a lot about credit cards, and interest rates that I never knew.

- -Very informational
- -It was a well explained and knowledgeable courses and will be used wisely.
- -I was very impressed with the content of the course and have found several ways to improve on my ability to make sound financial decisions that I didn't understand in my past. Thank you
- -I learned things I did not know about credit.
- -self-study
- -Thank you for the information and help
- -Thank you for all the help with the home budget.
- -I think the course content is very good. -I would recommend that the audit pop-up on a different page, some like to listen to the audit as they follow on screen, like the print page.
- -This course was quite informative. I am 62 years old & have off and on used a budget. In the past 8 years I haven't used a budget because I was a self employed real estate agent & wasn't sure how to work up a budget and that's when I ran into problems. Now that I am retired and on a fixed income I can go back to budgeting. material is beneficial to anyone having financial problems and especially for people like myself going through bankruptcy. Thank you.
- -I enjoyed the course and it make me stop and think about money
- -Course was interesting and helpful. I feel I learned a great deal from this course. Thank you!
- -This was an interesting course
- -I was truly dreading this course. However I was quite amazed at how much you can learn. Thank You.
- -I found this course very helpful and I feel it will help with our finances in the future. Thank you.
- -Great course. Thank you!
- -Thank You.
- -Found helpful. Good that it is required for anyone filing bankruptcy

- -I enjoyed this online course for pre-discharge for after filing bankruptcy. I learned a lot and will take what I have learned with me in the future. I will never be in debt again like this because of this class and what I have gotten out of it.
- -hello this is my first time doing this and I found that it was very helpful thank you again
- -Well done course. Relevant to my situation.
- -thanks so much this help me a lot
- -Very helpful. Thank you.
- -I found this course to be very educating. The information is helpful.
- -Course was worth-while.
- -It was thorough and well communicated.
- -This was an excellent course. I do these things and counsel others on the same steps as told in detail in this course. I am wanting to rebuild my credit. Some information I know, but I would like to see if there are some other things I am unaware of. Would like to purchase a home in a few years too. Thank you. Sandra
- -Although I eventually figured out how to print the chapters and then log-out, the minutes had built up so much because of waiting for the pages to load and I was kicked out of the web-site several times. I had to run my protection software and had 19 cookies that were deleted, this helped with getting kicked off, but the pages still took way too long to load.
- -Great course very well presented.
- -I was amazed at how helpful the program actually was. Thank You
- -The program was excellent. It will be very helpful in my life.
- -I have many medical issues and my salary is low so budgeting is very difficult even after filing bankruptcy. My bankruptcy was strictly medical bills.
- -I enjoyed this course.
- -Thanks for helping me.

- -thanks for the help
- -THE COURSE WAS VERY INTERESTING.
- -The was very straight forward and not overwhelming like I had feared. Thank you,
- -I thought this program was great I learned a lot. At first when I seen 8 chapters I had to read I thought oh no. When I got into the first chapter and started to read and learn I was glad I could use some of the tips in my own life and managing our families money. I can't say enough about it I plan on taking a money management course.
- -wish I had taken this course years ago, but am sure I will benefit going forward
- -This was a very good program which taught me a lot!
- -The course was very informative. I will use these tools in my every day life moving forward.
- I was surprised how much I learned about handling money by doing this program. I was apprehensive at first but found it quite interesting.
- -I didn't think I would really learn anything, but boy did I. Thanks so much.
- -Informative and helpful. Thank you.
- -Everything went well and understandable.
- -This was a much needed course and I will must surely be applying what I have learned so far to my life and my family. thanks so much looking forward to more info concerning the topics for which I have checked.
- -Thank you, using the internet was easy.
- -Thank you very much.
- -The course was a great help . The future does not seem as bleak now .Having the tools to make a working budget and raising my credit score in the future will set my life back on track . Thank you for your help .
- -Thank you very much. This program was helpful, easy to follow, and even interesting.

- -Course was very well laid out and educational.
- -this course will be very helpful in rebuilding my credit. I have learned a lot in how to manage my money in the future. I will put all that I have learned from this course to make mine and my families future a better one for all of use. thank you
- -This course should be offered in high school and college. Very informative. Young people need this course.
- -Thanks for the option of being able to take the test online.
- -Good instructor.
- -thank you very much information it was very helpful to me and will be to my families future.
- -This course was very helpful. The best part about it was that I could complete it online. I am a single mother of three. Having to go somewhere outside of work and home to take the course would've made it very hard for me to finish and get my bankruptcy discharged. Thanks for the convenience.
- -This was a very good program for me.
- -Great I learned a lot.
- -After going thru this a second time my whole attitude about things has changed completely different.
- -Well presented,
- -good course, did not take that long and I learned a lot.
- -Wish I had this course years ago
- -I appreciate the staff's attitudes and courtesy to our situation. :)
- -the course was very helpful...thanks
- -I can get up a budget using my quicken computer program. very informative book with great ideas and forms to use.
- -Thanks.
- -This was very useful. Wish I would of had this in high school Thanks!
- -Thank You for the valuable lessons. I appreciated the plan to pay myself out of my income first, because who will pay me if I don't!

I'm 49 with no savings. I was never taught to save. Everyone should take this course.

- -Thank You for the information. I see it as being helpful to my restructuring.
- -WILL TRY TO BUDGET AND ELMINATE SOME ITEMS LIKE CABLE TV. PROGRAM VERY HELPFUL.
- -Okay program.
- -This has given me a lot to think about with managing my money I hadn't thought of. Thank you.
- -Information I can use. Thanks.
- -Very relevant course. I learned information which I could actually use. Thank you.
- -this course had a great deal of excellent information which I printed for future reference. thank you.
- -This was a very helpful course and I will be able to use a lot of the material in the course in my daily life.
- -I have truly learned quite a bit of good information from this course which i didn't really know. It was well structured and the website was very user friendly.
- -Thanks!
- -este curso me servira de ayuda para toda mi vida.
- -I was really surprised in how much i did not know!! Thank You
- -thank you
- -I enjoyed this course very much and think it helped me very much and will use all the information in th future. thank you
- -I learned a lot from this course. I took this course as a mandatory for a bankruptcy, but found it to be quite informative, and would have read the material anyway had it been available for free. I will be seeking more info like this.
- Thank you so much I wish this was taught in high school.
- -Good course Thanks

- -Thanks to everyone !!!! You have all been extremely helpful with me through the whole process since we started together in March. Feel free to use me as a reference if any future client has any questions.
- -Very interesting course. The time involved in taking it was very well spent.
- -I found this to be very helpful and interesting. I plan to use the budgeting techniques to help out more with the household expenses and plan to stay clear of the credit cards.
- -Thank You and God Bless us All!
- -This course was much more informative than I originally anticipated. Thank you. Chapters 2 and 3 were especially helpful. I will be setting up a budget based on goals and a more streamlined filing system to improve my financial situation.
- -I have learned a lot while taking this course and i plan on putting everything i have learned to use immediately. thank you.
- -Great course. I learned a lot of things I did not know and did not think about.
- -Great course. I learned a lot of things I did not know and did not think about.
- -Great course. I learned a lot of things I did not know and did not think about.
- -I didn't think the course was going to be worthwhile or helpful, but it actually was. Thanks!
- -IT WAS VERY HELPFUL AND I LEARNED ALOT ABOUT MONEY. THANK YOU
- -This was very helpful. It puts a lot of things into perspective and it should make "building a budget" easy for even me to make up and maintain.
- -I really appreciate all the information I learned from taking the class.
- -I really liked this course. I think it is a good idea to take this course, especially if someone has declared bankruptcy.
- -Thank You
- -This course is one that should be required by all High School students getting ready to live on their own. Some of the

information I knew of, however some was very shocking. Thank you for supplying this course. It really makes me stop and think about mistakes I made but how I can move on and correct them now.

-THANK YOU

- -It would be helpful if you knew from the beginning that you had to complete 8 Chapters. I learned a lot from this course and loved the content. This course should be required before going to a Debt Management company, because I truly believe they are a rip off and are responsible for me having to file Bankruptcy.
- -Very helpful.
- -the food for thought/practice is fulfilling.
- -Very good course. I learned a lot.
- -I wish I had taken this course 30 years ago. Great information.
- -Great stuff to know. It would have been nice if this information was learned in 7th grade. I learned quite a lot, Thanks.
- -Thank-you, I found this course very interesting.
- -very good course will use in future audio part really helps thanks
- -Taught me some things taking this course.
- -Good course
- -The chapters very informative and I really feel I learned a lot. I am looking forward to getting back on my feet and getting on with my life. Thank you.
- -The course was straight forward and easy to follow. Much of it should be known to the student but it was very informative and helpful.
- -Everything was great
- -Thank you this course was very helpful.
- -I really learned a lot from completing this on-line program. I am now on way to financial freedom and happiness and definitely peace of mind.

- -I truly enjoyed taking the course. I think it will help me in the future I will keep the printed chapter sheets I copied and will refer to them in the future. Thank you,
- -This was an excellent course, and I will definitely apply the lessons that I learned.
- -The course has extremely good reference materials. I did print all of the material offered for later use
- -this has really been a course that I can apply to my personal life & work.. I really have come away with a truly better understanding of my financial affairs... thank you....
- -there were things I didn't even realize I could accomplish by setting goals and a budget. this class has really opened my eyes and there is a lot that i have learned. thanks.
- -Very informative online class. Very interesting to listen to.
- -I found this course to be very informative and relevant to my own personal situation. I will utilize much of what has been presented to me in this course. Savings will be at the top of my list. This course has made clear to me that even a little put aside into savings is better than nothing at all.
- -I found this course to be very informative and relevant to my own personal situation. Because of unexpected serious immediate family illness, medical issues and my spouse's unemployment because of these problems our household income dropped by half. My goal is to begin rebuilding my credit, increase my income and work within a budget. I will utilize much of what has been presented to me in this course. Savings will be at the top of my list. This course has made clear to me that even a little put aside into savings is better than nothing at all.
- -the course was very helpful & informative.....
- -I did learn a lot from this. I have a better understanding of finances
- -I am glad that i was required to take this course. it has been very informative.
- -VERY HELPFUL
- -Very good program. Very informative. I will keep this information with me mentally for the rest of my life.
- -Thanks for all the help.

- -Thanks! this was easy and informative, Thanks again for working with me.
- -After i'm taking this course, i have learned a lot . like how to manage my budget. thank you very much
- -I LEARNED A LOT FROM YOUR BANKRUPTCY COURSE ON LINE....... THANK YOU......
- -This course was great and it will help me in the future.
- -Very Interesting and knowledgeable. Wish I had this course years ago and should be mandatory sometime when you are much younger than myself (55).
- -Thanks for the reminder of the things that I should have applied in my finances prior to my current status that I had ignored, the information that I received is refreshing and very encouraging.
- -Very useful.
- -This was well put together and I especially liked that I could do it at my leisure on-line.
- -The course was great.
- -very good informational program
- -Although I had misgivings about taking this mandatory course, I was left with a lot of new information afterwards and was able to look at my financial situation in a new way. I am glad this course was mandatory. What I learned will stay with me for the rest of my life.
- -I thoroughly learned a lot! Thank you.
- -This was very helpful and I wish I had taken something like this years ago Thank You
- -Thank You for this experience, it was very enlightening. Sincerely, Toni A. Gaddy
- -course was well done audio helped a lot due to all the reading good job
- -Very helpful instructor, much information, overall great experience.
- -I personally work for a company that provides this information free to anyone that is willing to sit down and find out their

financial position. You would be surprised how many people say no because they are afraid of coming to terms with their finances. They would rather blame everyone else instead of taking things in their control. If I had known this 9 years ago I wouldn't have been in this situation to have to claim bankruptcy. Everything here is what I teach on a more personal level and their in no fee.

- -very educational and it plants the seeds for better money management
- -This course opened my eyes to a lot of things I and my now x-wife were doing wrong. thank you for offering this course on line it really helped knowing I did not have to find babysitters and travel more than i do everyday wish me luck getting back on track. Once again Thank You
- -The course is longer than what I was told, but well worth the time.
- -Thank you for all that you provide. It has been helpful and enlightening.
- -I found this course to be informative and helpful and I appreciate that I was able to take this course and will benefit as a result.
- -GREAT MATERIAL. WISH I KNEW IT EARLIER IN LIFE.
- -I WISH I HAD THIS COURSE 2 YHEARS AGO. IT WOULD HAVE SAVED ME MANY SLEEPLESS NIGHTS AND PAIN.
- -I WILL STUDY THE MATERIAL. I WILL WORK HARDER TO BECOME MORE AWARE OF MY SPENDING.
- -Time consuming, but very enlightening on various topics. I thank you for the opportunity to take this course as it was helpful for both my wife and I.
- -Great Course! Really like that I was able to complete it online.
- -This was a course I learn a great deal from. Some of the terms such as Check 21 and Universal Default Clause, I never knew about. Plus the copy of budget will be a great format for us to use, to help re-build our credit.
- -very useful program
- -learned a lot of things that will be helpful in the future, and will use them to avoid this situation again.

- -Thank you for opening my eyes to some critical areas that I am having trouble in. This has been extremely helpful!
- -Thank you it was interesting.
- -Thank you
- -This on line service has provided me with a great deal of information that will improve my money management skills. Thanks for the information.
- -I learned a lot from this course. It helped a lot.
- -great course
- -I think this will help me in the future.
- -I wish I had known about this course and taken it earlier in my life before I had gotten myself into the situation I am in now. I believe everyone should take this course to avoid the pitfalls of how to handle your money and know that your dreams and plans are attainable with the right tools in place. Thank you I have really enjoyed Money In Motion.
- -This is an excellent course,
- -THANK YOU VERY MUCH. I LEARNED NEW IDEAS WITH THIS.
- -wish I knew this before!
- -Thank you for all your help and information. I thought I would know what to do in making a budget but there is more than I thought of. This information will help. It was nice that it was mentioned that you are never to late to start. I've been feeling very guilty about my bankruptcy but at least this made me feel that all was not lost and that I could start now. Thank you, again, for all your support and help.
- -thank you
- -thank you....it help a lot.
- -Thank you this information was very helpful.
- -Great presentation, very helpful, and painless! Great presentation
- -Cheryl did a great job explaining the text and helping me to improve and move on with my future. Thank you

- -Very helpful!
- -thank you and have a wonderful day
- -If I had this book 15 years ago i would not have had to file bankruptcy.
- -For Sure will use Budget at home
- -I appreciate being able to do this program on-line. Transportation to a classroom would have been difficult for me.
- -I was very impressed with this course, and I truly learned many things that will help me with my financial future.
- -V. Excellent. This should be required education for 18 year olds, or seniors in High School. If I had understood this when I was 18, my life would be completely different! I'm only getting this now, at 58! What can we do to see this kind of financial education becomes mandatory in public schools?
- -This was very helpful and educational.
- -Thank you
- -Very useful information that I plan to put into practice in my own life! Thank you!
- -I have for years set goals, budgets, and I had excellent credit.
- -There is a lot that don't understand by now I know about people who can and will help.
- -I really enjoyed this course, it was helpful to our situation and we will be putting these tools to good use.
- -Very nice & informative very easy to hear which is nice
- -Thank you for providing this course! I thought I knew a lot, but I really learned quite a bit here.
- -Good course learned a lot. Thank you!
- -Thank you for helping me get my life back in order.
- -Instructor was well prepared and informative, also easy to understand. Thanks
- -Thank You.

- -Audio were great.
- -thanks for your time and interest
- -Thank You!!
- -Going to start using a budget
- -I did learn one thing. That its a good thing to put my savings goals at the top of my priorities, I think that's a good one, I'm gonna do that;) Peace:)
- -Class was very helpful. Wish I would have had a class like this in high school. Instructor was very informative. I'll definitely reread the material and keep it close for referral purposes. I'm passing this info onto my family and friends as a learning tool. Thank you for your help!
- -Thanks a lot for making this course so easy to understand and very convenient as well. I had a easier time with this because I could do it right from the convenience of my home or my computer where I am comfortable.
- -the course is well prepared and helpful.
- -The class was very helpful, it really opened my eyes on a lot of things. Thank you.
- -this course is well prepared and helpful.
- -Thank you for providing me the opportunity to better myself for the well-being of my family! I learned a lot from this course and will use it to better my finances!
- -I found this course very helpful. Thanks!
- -I learned more by taking this program.
- I had been dreading this course, but after studying and learning a few good budget tips, I felt it very worthwhile. Thank you
- -The course was great!
- -I am utterly humbled by having to file bankruptcy. I knew most of the material in this course due to former employment, but I learned some new stuff too. I appreciate it. Thank you for your help in this sad situation I find myself in at this time.
- -I enjoyed the self pace available to me by doing this online.

- -this course has put me up to date i think it is going to help me from here and on in my life
- -very easy to use
- -Me gusto mucho tener un meta personal GRACIAS
- -This was really very interesting and helpful..
- -This was nice to do at home on my own time.
- -THANK YOU!
- -THIS COURSE WAS ALOT MORE INTERESTING THAN I THOUGHT IT WOULD BE. THANK YOU, I LEARNED ALOT.
- -very good course
- -Great program.
- -Every thing was great I love it all
- -Did a good job!
- -Thank you! Well done
- -What I have learned today was very helpful, and understanding. I did not know about some of the topics in the lesson, were out in the world, most of it was pertaining to me.
- -this was a great course I will apply what I learned to my life.
- -Thank you I really learned a lot of things I can use in everyday use.. Thanks
- -Thank You
- -seria bueno tener el curso en forma de un PDF para el uso de futuro
- -Thank you so much to all and God bless you,
- -This has been very helpful. It goes hand in hand with a course I recently completed Both of these have proved helpful and now I plan to get back on track and manage my money better.
- -I think this was a great course
- -This was a very informative course. There were things I did not know and wish that I knew a few years ago.

- -Would have been more beneficial earlier in life.
- -Sounds good, Hope it works
- -Great job
- -Very good class and material. Learned new things that I wished I would have known before. Thank you.

-EXCELLENT PRESENTATION VERY INFORMATIVE

- -This was most informing and I will use the things I learned to help our financial future. Thank You
- -good course
- -I wish I could have had this class in high school.
- -Thank You!
- -Thank you! I learned a great deal.
- -I am glad I took this course, It was very helpful, and I can Take what I learned and use it to help my family, understanding, credit, money, budgeting, contracts, Will be very useful to me. Thanks For Everything.
- -VERY CLEAR EXPLAINING EACH CHAPTER GREAT JOB
- -very easy to follow good information. Thanks
- -Thank you very much! I learned a lot!!
- -Thank you for your services.
- -All in all, I think this had some basic, yet good, information.
- -Thank you-I learned a lot and appreciated moving at my own pace.
- -Very informative and easy to understand and use in my daily routine. Thanks
- -This online class was very informative, and a great learning experience, and it made me think about making goals, and a budget. Thanks.
- -I am glad I took this online course, it has enlightened me in budgeting my finances. It will definitely help me in preventing future indebtedness.

- -everybody who have problem with should take this couse to rebuilding their credit. thank you
- -Thank you!
- -Nicely organized and presented. Useful, practical and good broad coverage. Time well spent.
- -I WILL BE VERY EAGER TO START FRESH I AM VERY THANKFUL FOR THIS CLASS
- -Class was very helpful for me.
- -I learned a lot today. I will apply this to my life. It was very informative.
- -Very informative. Good teacher.
- -Very interesting.
- -Good Job! God bless you!
- -ENJOYED THE PRESENTER-CLEAR-COURSE
- -GREAT CLASS TEACHER WAS WONDERFUL!
- -I FOUND THIS CLASS VERY INFORMATIVE. I LOOK FORWARD ESPECIALLY TO START SAVING
- -YEA!
- -THANKS FOR ALL INFO IT WILL BE VERY USEFUL TO ME IN MY LIFE
- -Good Course!
- -Necessary!
- -THANK YOU
- -I have learned that most of all if you cant afford it you don't need it. save up for it then you can. thank you for all your help
- -HELPFUL LEARNING
- -THANKS
- -This course was very helpful to me. I Have already took the time to make a goal card and put in my wallet as well as I have started on a budget. This is a great course and it would be nice for folks

to be able to get online at anytime to take this course even if they are not filing for bankruptcy. This could help folk not have to file. Thanks

- -WHY NOT OFFER THIS COURSE TO HIGH SCHOOL STUDENTS?
- -VERY USEFUL PROGRAM
- -GOOD PREPERATION FOR STARTING A DEBT FREE LIFE
- -WILL USE THE BUDGET STARTING RIGHT AWAY.
- -I HAVE LEARNED A LOT TO HELP ME IN FILING CHAPTER 7
- -I ENJOYED THE CLASS AND LEARNED A LOT
- -I ENJOYED THE CLASS VERY HELPFUL
- -THANK YOU VERY MUCH YOUR ERY INFORMATIVE VERY PROFESSIONAL
- -KEEP UP THE GOOD WORK
- -It was very useful that I was able to come back to the course when time was available; Especially with all chapters being reviewable, that really helped with focusing on and retaining the information.
- -I learned that people that you love can ruin your credit.
- -This was a whole new experience, and a lot of information which i was not aware of.
- -Program was very informative.
- -I thought this program was very helpful. I didn't realize how little I really knew about my finances. Now I'm aware of what I was doing wrong. Maybe they should've had this class available to me in college!!
- -Thanks
- -I enjoyed this course of study. It was basic, helpful, and practical.
- -The examples used in each of the Chapters I found to be very helpful. Sometimes it's easier to understand the concept being explained when a scenario is attached. It made it far more comprehensible to me when I could visualize a person dealing with the issue.

- -Thanks
- -Very Helpful information! Something I think everyone should learn before leaving high School.
- -READY TO GET A FRESH START!!!!
- -thank you it was very helpful
- -This course was helpful and I believe it will help me with my budget in the future.
- -This course was helpful and I believe it will help me with my budget in the future.
- -Thank you! The material is and will affect the course of my life.
- -Thank you this course will help me rebuild my life.
- -An excellent course...I think we'll make it after all. thank you
- -I knew a lot because of how I was raised, but I learned a lot that I didn't know. This was totally a great learning experience. I know it well be handy and easier to understand things that I haven't encountered yet? Thanks for all the information.
- -This program and class helped me see what I was doing wrong. I now can apply what I learned to my life so I can start saving money instead of worrying about what will happen if something happens and I have no savings. Thank You,
- -this is a very helpful lesson.
- -I enjoyed the course, learned a lot, keeping a note on spending and trying not to do impulsive spending. Thanks
- -I thought the course was very helpful, I took a lot of notes and also printed out some really good Information. The Filing system was very helpful also.
- -Great Course. I wish I had it available when I was much younger. I made copies and will keep them and refer to them often. Thanks Loads.
- -Thank you VERY much.
- -I'm very happy with this course. It presents a well explained foundation for sensible personal money management.

- -thank you for your help. the course was very easy for me to follow and understand.
- -I need to get a job and start rebuilding my credit.
- -All of the information was very beneficial.
- -This was an excellent eye-opening experience for me.
- -nice and easy course thanks
- -This course was very REAL to the issues and problems I have faced already. With this course and valuable information, I have seen were I went wrong in many, many areas and how I can prevent pitfalls in the future. I have learned a lot!!
- -I am retired. I will try to learn to budget the income I receive each month.
- -I think the chapters were very interesting, and very good, I have printed out some guides, I feel that this will be very helpful in the future for me. Thank You,
- -This course was very helpful. I learned some fundamentals about finance that I didn't know.
- -Very helpful information!
- -THANK YOU I HAVE LEARNED A LOT FROM THIS CLASS . THANKS AGAIN
- -Such a great learning experience.
- -Actually, taking the course was very informative!!! I look forward to using the information to better my Family's future, by realistically maintaining a Household budget!!! Great layout for the Course, online too!!! Thanks,
- -This course was very helpful in the Goal setting and budget planning process.
- -Thank you! I learned much needed information...
- -I wasn't looking forward to taking this course...however, I found it to be very helpful and relevant to my situation. There are many things that I learned during this course that I can apply to my current financial situation and use to make it a better one.
- -I would of liked more information on what to expect once my bankruptcy is final and how to rebuild my credit score.

- -The Online site was very easy to use.
- -Thank you for this course gives me a great opportunity to make a change in my life and be able to live.
- -Thank you for this course gives me a great opportunity to make a change in my life and be able to live.
- -VERY HELPFUL, everyone needs this class
- -THANK YOU VERY MUCH!
- -A lot of what I didn't know I began to understand after taking this course. Thank You!
- -I HAD NO IDEA WHAT TO EXPECT FROMT THIS COURSE. IT WAS A RAL EYE OPENER TO ME. THE DIFFERENT THINGS YOU CAN DO JUST TO SAVE A LITTLE MONEY HERE AND THERE. ALSO TO KNOW AND UNDERSTAND MY RIGHTS IS NICE.
- -The instructor was very nice and helpful and I enjoyed his counseling class.
- -Very Good Course
- -Thank You!
- -This course was very informative.
- -Learned a lot!
- -Thank you for all your help.
- -I really enjoyed this course. It was very informative and I learned a lot. I printed each chapter for future reference and I printed out all of the forms so that I could use them and incorporate into my life. Thank You,
- -I have really learned a lot, from what I have from Chapters 1-8. I have printed quite a bit of it. Thanks
- -I found the online class very helpful and informative. I just wish I would have read this before we had to file Bankruptcy.
- -Thank You,
- -i would recommend this program
- -Bankruptcy occurred due to loss of income over several years.

- -This was a very informational tool. I had never been taught the values of having a good budget and sticking to it, I wish there had been mandatory courses when I was in school for students and finances.
- -Uno aprende en este curso varios metodos para manejar nuestras finansas personales.
- -I really did learn a lot and will sit down and make a budget immediately
- -I feel more secure about my decisions making abilities now
- -This course has been very beneficial. I have learned many things, after being in Business over 45 yrs. Thank you for helping me become much wiser about Myself, Savings & dealing with a real Budget.
- -Very informative. Thank you
- -Very interesting and helpful.
- -Received very valuable information, esp. relative to handling budgets and re-building credit.
- -Very helpful, Thanks!
- -this course was very helpful
- -It would be helpful to try to print out less pages and not use so many big words.
- -This course was very informative and I wish I would have learned some of these things long ago.
- -Rebuilding credit HOW TO WOULD BE A GREAT WAY TO HELP US ALL.
- -Thanks
- -thank you
- -This course was very interesting and it taught me a lot of helpful tools.
- -The course was very helpful for my financial education. I like very much. Thank you and God Bless!
- -I found out some really useful information within this course that I can (and will) apply to my everyday life. I thought this

course was going to be boring and I really dreaded having to take it, but I am actually glad that I had to now!

- -I learned many things I will use.
- -The course was very helpful in getting my thoughts focused on budgeting.
- -I wish I would have taken this class sooner. The tools and tips in this class will help me to rebuild my life and make better financial decisions. I feel more empowered to fix my credit now.
- -The program was very helpful. Thank you.
- -thank you, the course was great. Good Bless!
- -Thank you.
- -this course is very helpful and useful in everyday life!! thank you so much
- -I would like more information about all of the above listed items but most importantly about rebuilding credit. Thank you
- -I think this course should be made, by LAW a mandatory requirement before filing for bankruptcy. If we would have known some of the budgeting information. I feel the budget we prepared for the attorney's office understated many monthly expenses (that we truly have).
- -I feel I have learned a lot, and it will be vary helpful, and I feel like there is a light at the end of the tunnel after all. Once I started getting into this mess I didn't know how to get out, or what to do, I wish I had this class before. I am happy that I could take the class online, at my speed and in my time, I work very odd hours. Thank You
- -I learned a lot from this program it was very helpful. thank you
- was nice to be able to take this at home. more info on learning how to rebuild my money situation.
- -very informative course, easy to follow
- -The program was excellent. I wish I had learned when I was young.
- -I believe the training is worthwhile. I gained guite a bit from it.
- -I valued the use of online services in the privacy in my home.

-THANK YOU!

- -I think a course of such should be mandatory for high school graduation. It is very important, and I wish I had taken this course years ago...
- -This will help because I have nothing left but to start over. Thank You.
- -This will help me control my budget and start fresh
- -learned good information about setting goals and budgets from this process. Have begun to budgets based on our current income. Thanks for the help.
- -It was a very informative course. Thank-you!
- -Thank you so much. Offering this course on line has saved me time and travel expenses. It was well worth my time, and I am taking some very valuable information with me. I would recommend this to my friends.
- -Gracias
- -Thank you for allowing me to take this online class. Less stress. Easy to follow and overall educational.
- -I learned a lot. Thank you for your help. My wife and I are going to be a lot more careful in the future, I believe, as a result of this course. I am committed to doing a better job of handling money and credit, and making goals for us, including making a budget that works for us. Thank you again.
- -very easy to understand
- -I thoroughly enjoyed taking this course, it was very helpful.
- -Thanks for the info any online access
- -Very Helpful
- -This is a great course!!! A lot of it I knew but I was not using. However I truly learned a great deal from this class. It was a wonderful wake up call. Thank you so much!!
- -This was a very informative course and I found the information extremely helpful.

- -I live on a fixed income so the information I received from this class is going to be very helpful. I think the goal card is a very good idea for me. Thank you very much.
- -This course was very helpful, I learned a lot.
- -I will use some of the info from this course. Thank You
- -I found this program to be very helpful to me. I plan to use a budget. I also learn from my mistakes on credit. I learned a lot of stuff in this program. Thank you for this help I think somewhere everyone needs to learn about money in motion. Again thank you for taking time to care.
- -made the course interesting and was very helpful with all the chapters- I enjoyed it and learned from the class.
- -Very grateful for this program-it really opened my eyes to so much I didn't know.
- -I actually enjoyed this! I was pleasantly surprised!!!
- -The course gave me several answers to questions I had after filing bankruptcy. My big concern is rebuilding my credit and getting to the position of my long term goals of taking care of tax debt and investing in a different house. I thank you for your help.
- -This course was VERY helpful. I will take many things that I learned from it and incorporate them into my daily routine. Thanks so much for offering the program.
- -Taking the course made me stop and realize that I got myself in this situation and I'm the one that will need to make the necessary changes to improve my financial situation. I never knew how to make a budget plan...this course has given me the knowledge to try. This course gave important information that I will use.
- -I learned a lot and think that after our bankruptcy we will be able to rebuild our credit and never get into this situation again and hopefully meet some major goals in life. Thank you.
- -I ENJOYED THE COURSE AND LEARNED A LOT.
- -Great information. Keep up the good work.
- -Thank you
- -I enjoyed learning about budgeting and saving money.

- -Thank you. This was an excellent course which I will apply as well as I can. I think there should be a law that everyone after the age of 18 be required to take this course. Thanks again.
- -I feel that this course will help me get a budget going and get my financial situation back on track. Thanks.
- -This was very easy to follow online. The Audio helped a lot.
- -I learned a lot. Thank you.
- -Great course. Learned so much important information in regard to saving and financial management.
- -This information should have been available 50 years ago!
- -thanks for your help
- -I wish I would have had this information before I got myself in the mess I am in now. Thank you for this information. I will now work with a budget.
- -I'm 73 years old and find that if this information had been available to me when I was much younger I wouldn't be in the situation I am now. I wish this could be a mandatory class for all high school seniors to pass before they graduate.
- -Very Good Course
- -Thank you so much for the online course. I learned a great deal.
- -I thought the course was well written and helpful,
- -good course. wish there was a little more info on a budget.
- -The course was extremely educational and helpful in my circumstances.
- -Thank you very much!
- -Thank you. Very useful.
- -The course was excellent and well worth the time. I am sure that applying the content of the course to my situation will be very helpful. Thanks
- -Very well presented material and easy to understand.
- -This was an excellent program and I learned more than I thought I would. I'm actually glad that I was required to take the

course! A course like this would be a good idea for high school juniors and seniors to prepare them ahead of time for adulthood and the reality that comes with growing up.

- -I highly recommend Money in Motion to others to take online even if they are not considering bankruptcy. I enjoy the course and it was very informative to my daily life.
- -Thank you for such a wonderful and helpful learning experience!
 God Bless
- -It was very helpful and easy to understand
- -this has been a good informative learning tool. thank you.
- -Thank you so much for the information it is very helpful.
- -Excellent course. Because of my illness, I could not have completed the course without the audio.
- -thanks,
- -thank you very much i think this will help me out a lot thank you
- -This course was and will be very helpful for me in my everyday life form here on out. I'm really glad I was able to take this course, so know I'm aware of all the little things I didn't know about in all those situations. thank you
- -All of this information is helpful! I am planning on using all the advice that was given. Thanks!
- -I found a lot of helpful information in the chapters that I read for this course and I liked the fact that you were required to spend a certain amount of time on it because that motivated me to work on this and retain the information. Thank you so much!
- -I have learned a hard lesson. I am so glad this is over. I plan on using a budget every day of my life.
- -Course was very informative.
- -Thank you I did pick up some points and information I can use.
- -Counseling service was helpful. Liked people I worked with.
- -VERY HELPFUL THANKS A LOT
- -Thanks

-THIS WAS A VERY INTERESTING CLASS

- -I appreciate the opportunity to take this course and look forward to applying the things I have learned in my financial life.
- -I am grateful for the opportunity to read the course materials and take the tests online. The material was well-presented and helpful. Thank you.
- -The course was awesome. It was very helpful, and I learned a lot.
- -very helpful
- -We are elderly and have equity in our home that we would like to see if we could use that equity to pay our monthly mortgage and continue to live in the house. I cannot remember term reverse mortgage I believe. We know that we could have done it before our bankruptcy but are not sure that we still have that option. It would give use more money to enjoy our few years.
- -Thank you for wanting to help me by teaching me better skills. I wished I had of known more at a younger age.
- -Great program.
- -Thank You! The course was very informative.
- -Very informative, should be given in High School, senior year.
- -gracias po esta ayuda creo q me servira y lo tomare como ejenplo y no volber a cometer el mismo error.
- -Very good program.
- -I wish I had used this service 5 years ago
- -i WANT TO THANK YOU BECUASE I LEARN NOW HOW TO BE READY FOR MY BUDGET IN LIFE AND HOW TO MANAGE MY LIFE WISELY IN USING MY INCOME. GOD BLESS YOU ALL
- -Thank You.
- -Thanks for the bounty of information, even though I was aware of some of the information I sometimes did not know when to apply or how to develop a course of action before things were allowed to get out of control and the new information I learned allows me to be more open minded when making future monetary decisions. Thanks

- -GREAT HELP! Thank you
- -Thanks, Now I know what I need to do it get things back in line.
- -This course was very interesting. Thought it was going to be a waste of time but I enjoyed it very much. Learned things I defiantly didn't know. THANK YOU!!!!!!!
- -I believe this program was helpful and will be useful.
- -Thank you very, very much.
- -WELL, SINCE I DON'T KNOW JACK ABOUT COMPUTORS I'M PROUD OF MYSELF FOR DOING THIS ON LINE
- -I am disabled and had to file Chapter 7 bankruptcy. Consumer Credit was very helpful to me and upon completion of this segment I have learned useful information for my future budgeting, goals, and planning. Thank you.
- -THIS WAS A VERY INFORMATIVE COURSE AND GAVE A LOT OF ADVICE AS WELL AS TOOLS TO DEAL WITH PROBLEMS IN THE FUTURE
- -well constructed course
- -Very useful
- -This program is very good, I wish I had had it 10 years ago when it would of really helped us. I'm in this now because of medical problems and loss of employment. Limited income is the problem now, so we will have to really follow your information and use it to help us.
- -I really did learn a lot of useful information, that I will start to use in my daily life.
- -I can honestly say...this was most informative and I DID learn what I hope will be valuable information that I will be able to utilize in the very near future. BUDGET!!!!!! GOALS!!!!!! I think everybody should have to take this course before graduating high school as well as at the collegiate level!!!!!
- -Thank you. I found this to be a great help and will use to improve on how to handle credit.
- -This program was really helpful
- -This program really opened my eyes, it was very helpful.

- -THERES MORE TOPICS I KNOW NOTHING ABOUT PLUS THIS WAS HELPEUL
- -Thank you for allowing me the opportunity to take this course.
- -This course was very informative and I must say I enjoyed it. Thank you for the help!
- -just like to say thank you for the lesson
- -The course was really good. I learned a lot of valuable information.
- -I learned that a budget isn't just about income and expenses, but also goals.
- -this is a very informative site
- -this was a good course thank you
- -it was very helpful
- -This course was very helpful to me. I will use the information provided to change my financial future for the better. Thank you-
- -I found this program to be very helpful to me.
- -This course had more useful information than any other similar courses I have seen.
- -Thanks...
- -Thank you very much, I found this to be a very helpful program and wish I had come across it much earlier in life...this should be a requirement in High School, would be very helpful to young adults and would keep many of people out of debt from the start...thank you so much and will let people know about this and ask questions if they ever arise. Thanks Much,
- -Thank You This class has been very helpful to me
- -This was very helpful and I plan on using it to stay out of debt.
- -WE REALLY ENJOYED THE COURSE. WE LEARNED A LOT
- -I wish I had this information 40 years ago. This is very informative. Thank You
- -everyone was very nice and willing to help. I appreciate all that they did for me. Thanks.

- -Well done, thanks!
- -I thought the course was very good and wish I had taken it years ago.
- -Thanks!!!
- -Thank you.
- -This program was to long and some of the subjects did not pertain to my life.
- -THIS REALLY HELPED ME OUT A LOT. IT MADE ME GIVE A PRESENTATION ON WHAT I HAVE LEARNED. THANKS.
- -Thanks.
- -This is the best course I have ever taken. This course should be available in High School. Required-----THANK YOU
- -Great course..learned much to apply to my situation
- -Excellent course: It provides the foundation for a healthy and sensible economic life; and it promotes frugality and individual planning.
- -I felt the program was great! I wish I would have thought to take a course like this earlier it could have helped have a better understanding of some of the things/situations I could have potentially avoid and not cause my self so much financial worry. If I had my own personal computer and printer at home i would have printed off all of the very informative documentation. But I will definitely make use of the goal card and the budget as I have 2 young children and want to create and much more stable financial future them as well.
- -I would like to thank you for this opportunity for the testing online as well as your helpful kindness presented for both of my tests necessary for compliance to my bankruptcy..
- -The course was a really valuable experience. I appreciate the opportunity to review this information I only wish this course were mandatory for high school and college students to better prepare them for financial stability and smart financial planning. The course online was just terrific. Marie Alonso
- -It was a learning experience!
- -Thank you for your professionalism.

- -I feel like I have learned some valuable tools in this course that I can use in my daily life.....Thank You
- -good program
- -Excellent information... if the course is available in a book I would like to order a copy to teach to church members.
- -I'm glad this coarse is mandatory to file bankruptcy it is a very helpful course, that has taught me many useful things. thank you
- -I found this very helpful, thank you.
- -Excellent course
- -I will put to use the information I learned in this training to avoid further debt issues.
- -I really found this course to be very helpful to me...I have been very involved in this process, and thank you so much for helping me to realize the mistakes I have made....Thank you...
- -GOOD INFORMATION EXPLAINED WELL.
- -THANKS FOR THE OPORTUNITY TO LEARN AND START OUR LIVES ON A BETTER TRACK FOR FUTURE BUDGETING.
- -Great class!
- -Excellent, very helpful, Thank You!
- -Good course audio was excellent
- -I've learned a lot about taking this class, I will do my best to do better than that was.
- -I enjoyed taking this course. I have learned some things and hope that it will help.
- -I was so worried about taking this class, but I found it to be very helpful.
- -This program has helped me understand more about how to use the money I have a lot better.
- -I found this to be very well presented and very informative and useful for real life planning and financial understanding.
- -This is the first time that I have ever did a class online. I actually enjoyed it and feel that I have learned information that will

hopefully get me back on track. I found a great deal of the text to hit home. Thank you.

- -Very Helpful!
- -Really good course...I learned a lot more than I thought I would.
- -Teacher was very helpful.
- -Excellent class very well done.
- -Class was great.
- -The content of this course really hit home for me. I was able to learn more about the credit industry than I already knew which I think is wonderful.
- -i found this class so very helpful.
- -Very good class.
- -Will try to budget you guys motivated me! (wow)
- -THANK YOU
- -This will allow me to actually better my budget that I already use.
- -Very well-done and understandable.
- -Very informative. Helped me a lot. I don't feel like such a failure by filing Bankruptcy.
- -Very good information in this program.
- -Very informative.
- -This was very helpful and I have already started writing out my budget as well as tracking my spending over the next couple months. Thank you!
- -Very good.
- -This lady was very nice. Enjoyed listening to her.
- -Thank you. I did learn a lot from this test.
- -thank you for the opportunity to take this online course
- -good class anyway.

- -learning to budget
- -Thank you for having this available on-line. We are disabled & don't get out much.
- -Although my health is the cause for my need to file for bankruptcy, there is A LOT of knowledge that when I recover, I will be able to use to help maintain a "healthy" financial status. Thank you for this learning opportunity!!!
- -Great program very useful and knowledgeable.
- -Very good! I enjoyed the learning on this course. I will establish my goals and get my budget together because of what I have learned.
- -Thanks
- -I found this class very helpful even though i already knew some things, but did not apply them in the correct manner. Thank You
- -This is an excellent course which is clearly written and easily understood.
- -This was good information. I actually enjoyed the course!
- -I learned a LOT from this course! I was surprised to learn some of the things that were in this course. Thanks.
- -The course was very informative and helpful; Thank you
- -THIS WAS VERY HELPFUL, THANK YOU
- -This was very educational and worth doing. Thank you.
- -Thank You, I did learn a lot.
- -Thankful for the online course provided. It is helpful with understand about the money. It is very important to my life.
- -Thankful for the online course provided. It is helpful with understand about the money. It is very important to my life.
- -This was a great course & I learned a lot. I appreciated having to take this course and want to apply the things that I have learned.
- -This course was very concise in the most important aspects of budgeting.

- -The course was very helpful and informative. Many things I was not real sure on previously have now been explained so that I can understand and incorporate the information in my day-to-day budget. Thank you so much for these insights.
- -I thought this course was very helpful and interesting! I truly have learned a lot. Thank You,
- -I think this course was very helpful to me and my families future. I did not realize before now just how much is involved in keeping my head above water, and thanks to some of the things I have learned from this course I am sure that I will rethink my stand on my credit history and future.
- -good program, thanks
- -Excellent program, I really learned a lot from it. I would recommend it to all those who need to learn about how to manage their budget and income.. Thank you for letting me do this course. I will benefit fully from it.
- -I feel this course has helped to learn about budgeting and has been educational.
- -I found this to be very interesting and i learned more than I thought I would