Money in Motion Comments 1-15-08 to 2-14-08

- -Loved the course very educational and learned alot
- -I thoroughly enjoyed this course and found it very helpful. I have printed each chapter and will share it with my friends and my children. It is a useful learning tool. I am glad that this course is required for a bankruptcy.
- -This course really opened my eyes. We are definitely going to be on a budget from now on. Thank you!
- -Unexpectedly great!
- -This money in motion training course is very informational and educational. I learned alot from the course and will use alot of the information in rebuilding my life. Also our teacher was very professional and informational. She is a very good teacher and she really cares about people and their lives. Thank you to this agency for all your help with our not so lovely step in life right now. We will always remember everything we learned in our training. Thanks again!
- -was a very interesting course, I have learned alot from it. T.S.
- -Very helpful friendly- non -intimidating Thank You!
- -I have learned alot through the process of this course that I never knew. I think this course should be a requirement for either high school students or college students. The staff I worked with was great too on the phone. Thank you. I hope never to be in financial bondage again thanks to what I have learned through this bankruptcy process. And I will make saving a priority in my life even it is just to save my pocket change every day due to the fact that I am low income. A penny saved is really a penny earned as I discovered here.
- -I wish that i could have taken this course several years ago; and maybe we would not have reached the point of need to file bankruptcy! We have learned a lot from this course; Thank You for the rest of our lives.
- -I am 72 years old and am embarrassed to have been involved in bankruptcy. I have always paid my bills and was current until just prior to filing and could no longer see daylight. I lost my husband in 2005 and most of the debt was incurred prior to his death. Many thanks for helping me thru a difficult period. I can promise that there will be no more debt.

- -I appreciate being able to go through this course as a way of refreshing my own goals. Even though much of what I am faced with right now is due to another illness I do know that it is up to only me to repair and rebuild from here. The finding "leaks" is something I will put into practice right away with my own budget. Over all this class has empowered me some as it was practical and included even the forms. Thank You
- -This program was very helpful and useful. Also very informative.
- -THIS WAS AN INTERESTING AND INFORMATIVE COURSE. I THANK YOU FOR ALL YOU HAVE HELPED ME WITH CONCERNING MY FIRST AND LAST BANKRUPTCY
- -Extremely informative, really reinforces what I already know. This course has given me a lot to think about. I need to set up a budget. And I will as soon as possible.
- -This coarse was very informative and much more interesting then I first though it would be.
- -I found this course a refreshing stimuli to empower me to go forward with life with a more confident, positive frame of mind. Thank you.
- -This course was very helpful I really did learn alot. The staff in Duluth were very helpful with getting my password and user ID-they were all very pleasant on the phone and also professional.
- -i went into this course not looking forward to it, but honestly took a lot from it and i am glad i took the time to read through it all carefully. i learned a lot in a couple of hours
- -a learning experience and one that will help me get a fresh start. Excellent course, most helpful. Wish I could have done this sooner.
- -I find that this course does offer actual tools that will help me rebuild my credit. When I bought this house, four years ago, I had a 780 credit score. I believe I can now avoid some pitfalls and will definitely start a budget. I will also avoid the leaks and start a savings account. Though this course is obligatory I have learned and think those who are even starting to slide downward would benefit from this. Thanks for helping me get on track- this starts TODAY!!
- -At the beginning I didn't think I would enjoy or even appreciate the course because my bankruptcy was un-usual & not my fault but I was dead wrong. It was a very interesting & informative lesson. Thank you for all the wonderful enlightment.
- -I believe if I start to use this Goal for life I will better my kids and myself. That way I can teach my children how to save and build a great balance in life.

- -I HAVE LEARNED SO MUCH ABOUT HOW TO BUDGET MORE CAREFULLY.BUT READING SOME OF THE STORIES REALLY HIT HOME WITH ME,MOST OF MY MISTAKES CAME FROM NOT KNOWING.NOT READING THE FINE PRINT.NOT ASKING ENOUGH OF THE RIGHT QUESTIONS.THANKS TO THIS COURSE I AM HEADED IN THE RIGHT DIRECTION.MY MATERIALS WILL NOT GO TO WASTE,I WILL CONTINUE TO READ.EVERYDAY WILL BE A LEARNING EXPERIENCE FOR ME.MAYBE I CAN PASS MY MATERIALS ON TO SOME ELSE.THIS WILL CAUGHT THEM BEFORE ITS TO LATE.OH THE AUDIO PART OF THE COURE WAS VERY HELPFUL FOR ME. THANKS AGAIN
- -A very informative on line course.
- -The online course was very convenient.
- -I think the instructor was very good, explained alot of different ideas.
- -Thank you!
- -Thanks
- -This course was very helpful.
- -good class learned some stuff i did not know
- -for those taking this course online, you should advise them that a printer is necessary.
- -This was a very helpful and easy to follow course with very good, "real-life" information and tips. Thank you.
- -Thank you for this most important information
- -thank you so much! I learned alot!
- -She was a very great instructor, and she made the class very helpful and educational.
- -Helpful information- would like more on re-establishing credit Thanks for a good class.
- -Good course! Thank You.
- -thank you
- -Thank you we will definitely get on a budget from here on out.
- -it has been very informative
- -I learned a lot good program!

- -Taking this course on line was very convenient.
- -Very good course! I would recommend it to anyone regardless of education, etc.
- -Very helpful, I learned some things I did not know.
- -Thank you for this class
- -Thank you
- -i didn't know what to expect but the program was very informative!
- -Thank You!
- -it was a very good lesson.
- -I enjoyed the course.
- -This course was very interesting and informative. I learned many helpful lessons that I will be able to use. He was a very good instructor.
- -I found this course to be very helpful and informative. The instructor was well prepared, and his explanations were easy to understand. He made this course very enjoyable.
- -This course set me on a goal course to budget and save money. It also opened my eyes to scams out there. He was great teacher.
- -The teacher was good, I just wish the creditors would work with people instead of harassing people.
- I learned a great deal and after your speech, I will set up a budget and keep this book. Thank you so much.
- -Informative course. I learned alot.
- -I learned alot for this course in budgeting to keep out of debt.
- -We both learn about budgeting and keeping out of debt.
- -The material was even very easy to read and enjoyed it very much. When it's not complicated to understand more people can understand it better.
- -I thought this was a very helpful and useful course. I am very interested in making changes in my financial future. Thank You for your Assistance.
- -I really did learn something today, that will help me out alot.

- -THANK YOU VERY MUCH THIS INFORMATION WAS VERY HELPFUL!!!
- -She was very courteous and well prepared for all questions asked. I received information which will be useful in future.
- -Thank you, I learnt few new good things that I will implement.
- -Teacher very helpful, took questions and answered so we could understand
- -Place was a little cool and could not locate the place easily
- -I thought the online version of this course was very helpful. Thank you
- -I ENJOYED THE COURSE AND LEARNED SOME NEW AND INFORMATIVE INFORMATION.
- -This course will help me in the future
- -thank you
- -Good Job
- -I found this course to be outstanding! It was simple to read and understand and has many valuable examples I copy and pasted to my Word personal file. Thanks for this online course.
- -Every one was nice at C.C.C. Very helpful thank you.
- -thank you. for you helping me
- -Thank you for making this available on line. I think this is a useful tool with good information.
- -Great course!!!
- -Thanks
- -I WENT INTO THIS EDUCATIONAL COURSE NOT KNOWING WHAT TO EXPECT, BUT IT WAS A VALUABLE COURSE. I LEARNED A LOT AND SOME THINGS WERE REFRESHED IN MY MIND. I AM PLANNING ON PUTTING INTO ACTION THE THINGS I HAVE LEARNED.
- -I printed the chapters which will help me with my budget and other issues.
- -I think this course will be very helpful to me.
- -very easy to understand and very informative. I am very glad this was available.

- -this was a great course and I liked that I was able to take it online.
- -I LEARNED ALOT FROM THIS COURSE. I DO HAVE TO SAY THAT IT DEFINETLY TOOK ME LONGER THEN 2 HRS.
- -Good, useful, information.
- -This course was very helpful and I Thank You.
- -This information was very useful. I will apply it in my financial life.
- -This course was very clear and concise.
- -i learn alot thank you
- -I felt the information provided a good foundation to insure I reestablish my financial situation.
- -Thank you.
- -I learned alot from this & the teacher was helpful in explaining. I think this will help to make me a better person.
- -This course was more helpful than I thought it would be! I especially learned a great deal from Chapters 7 and 4. Thanks you!
- -I feel that I learned alot from this course. I will start using a budget and keep track of my money.
- -find course very helpful and would recommend to friends and family. thank you
- -This course is very informative. I am going to use the budget myself
- -Very nice course, easy to read and stay focused on. Lots of useful information.
- -THANKS ALOT FOR YOUR HELP
- -Very informative
- -She used excellent examples for each chapter. She spoke very clear with a positive tone. She is a great teacher. She was very helpful to everyone in the class.
- -Thank-you
- The credit education I received through this program was very informative and I believe will help me from here on out with my own finances. Thank You!

- -i liked how you could play an audio of each section, that helped.
- -Thank You!
- -This program gave me a clear understanding of what I need to start doing for my budget from now on.
- -I learned alot with this, thank you
- -thank you
- -this was awesome and informative
- -I ACTUALLY LEARNED A GREAT DEAL OF INFORMATIONI WILL USE..
- -I WANT 2 THANKS 2 THE CONSUMER CREDIT COUNSELING 4 THE WONDERFUL OPPORTUNITY GIVEN 2 MY LIFE AND FUTURE SECURE FINANCIAL GOALS. THANK YOU AND GOD BLESS U ALL
- -I truly learned so much from your online course. It will be very helpful for rest of my life. Thank you very much.
- -this course was educational and I learn a lot will making changes real soon
- -Thank you!
- -Teacher was very courteous.
- -Very good! I learned some things (such as goals) that will help us keep a proper budget.
- -I realize I need to do more goal setting personal as well as financial.
- -thank you
- -Thanks
- -great
- -I was extremely pleased with the content of this course... It will greatly help me get back on my feet financially. Thank You very much.....
- -I thank you for your help very knowledgeable.
- -This was very easy to understand
- -Thanks. There was a lot of helpful material in this course!

- -Very informative and helpful.
- -Unable to print or save the budgeting forms would like a copy sent in the mail
- -I have learned a lot taking this course and in end to make a real effort to change my thinking and to really try to first have a budget and then to follow it. Good information. I have printed most of it. Thank you.
- -I am glad I took this course. It taught me some things.
- -thanks so much .
- -Thank you very much!
- -Thank you
- -This course helped me realize many things I never realized I did personally to get off-track financially. By knowing these things now and being able to take a fresh approach, I feel that in using the budget and knowing my options I can start fresh and build a stable future for myself.
- -this was a great reality check for me & my family. i learned several things i will try to apply in the future. goal card, budget & cutting some expenses are the three things i am excited to put into prospective a.s.a.p. thanx for the help!
- -The course was very helpful and informative.
- -Very informative.
- -I thought the time limit thing was a joke and a waste of time, not everybody reads slow most of us are speed readers
- -The course was very helpful!!! I learned more than I expected.
- -This has been very interesting and I am sure will be quite helpful in prioritizing and keeping track of my spending and saving. Thank You!!!
- -I thought the course was Great! I only wish I would have taken it years ago. I will encourage my son, who is 18, to take something like this course to better prepare him.
- -I learned a lot.
- -This course was very helpful to me so in doing this will help me in budgeting my finances.
- -Had a small problem getting signed in, but class was good, thank you

- -Absolutely a great course. Went into it dreading the time required, but ended wanting more great information. Now I know I can do it!!!
- -I have learned a lot from taking this course and I am glad it was made available to me.
- -Thank you! I really need this course to better understand what I did wrong and how to change my way of thinking about money and spending it.
- -Thank you for your help. It will certainly make reaching my goals much easier.
- -I thought the course was valuable in an effort to accomplish reestablishing my credit and to help me with my budget.
- -This course was very helpful to me and I think this is something that can be used in high school to help you people in their life future.
- -Thank you for offering this course online. This made for a very convenient way for me to progress through the course at my own pace and at time that worked with my schedule.
- -I found this course to be very beneficial and educational and will use what I learned from it.
- -This course will help me in budgeting my finances and keeping track on what I spend. Thank-you
- -The audio is a great tool to help me stay interested and on track, Thankyou!
- -I think the budgeting portion was particularly good and will really help me to correct past mistakes and be successful going forward.
- -I really liked the audio option. I could read along with the narrator.
- -Thank you so much I will use this info., to help me get back on track with my life and finances. Thank you again.
- -learned about the affects of interest over time
- -I HAVE LEARNED A LOT FROM THIS SESSION. I REALLY ENJOYED IT. THANK YOU VERY MUCH. IT WAS LONG, BUT IT WAS FUN. I LOVE IT.
- -This was very helpful and the fact that I could do it in the comfort of my home {especially since I have pneumonia} was ideal. My situation was brought about by illness and unemployment. Once I am back on my feet, I know now, how to stay that way. Thank you so much.

- -I really enjoyed the information I received from this program, it was very helpful. Thanks.
- -I definitely found this course to be very educational. I wish someone would have required me to take this course my first year of college. I would really appreciate learning more from the topics I selected above. Thanks
- -I have learned alot from the course I am sure it will help me alot thanks.
- -I am very excited that the new law incorporated this class as a requirement. It was very useful and gave my husband and I great ideas. Thanks again.
- -Thanks for the information in this class it will be very helpful in the future.
- -Great presentation over the internet, very easy to understand and very helpful information that I will be using in the future.
- -this course was very helpful especially what to consider when making a budget. thank you
- -I have learned alot taking this course. It was one of the most educating lessons i have ever read.
- -This course helped me be able to make a budget that fits my needs. It also helps me to see that adding a saving to my budget help me not to use the credit card for everything. It also helped me see that if I make goals I can stay focused by using a budget so I can stop any money problems ahead of time.
- -very good eye opening course, too bad i had to do it under these circumstances, a learning experience, should somehow be available when people first get credit or credit cards
- -everyone at your office was very helpful to me. thank you
- -Thank you for your help
- -I read the book completely and found myself going back to review certain topics. I found it to be very interesting and helpful. I will be able to use this information from now on.
- -He was very patient and persistent throughout 7 quite professional.
- -Thanks
- -Thank You.

- -Thank you, it was not boring at all.
- -I found this requirement of the bankruptcy to be very helpful to me in my situation. Thank you
- -The course was beneficial to my circumstances. There were several things I was not aware of.
- -Well designed course and content.
- -Thank you for allowing me the opportunity to learn more about how I can stay out of debt and manage my money more effectively. This course has been an asset to me and will use as a reference during my retirement. Sincerely, Dorothy Cecile Francis
- -An extremely useful program Thank You!
- -VERY GOOD WEB CLASS.
- Thank You!
- -I did learn where a few of our faults in finance are, and I will attempt to follow a budget according to my goals not wait until things happen. Thank you. You did open my eyes to several issues.
- -thank you for your help
- -I could relate to several issues in the program and I feel that I have learned from the program. Thank you
- -Course was valuable.
- -I really am thankful i took this course, not under these circumstances, but I really learned a lot. thanks!
- -He was very nice and professional.
- -the program was very helpful in every way, but I could use more help in budgeting in the future thank you
- -He was very friendly with program & made the time seem fast. I feel we were well informed.
- -Course was very informative and he gave us some very helpful ideas.
- -I like the book and will use it to help my family. The teacher was great, he answered question. It was nice to read at my own pace and be at home.

- -I feel that this course was given in an outstanding manner and the teacher was extremely well educated in all areas. He discussed during the class I will always express to anyone who asks where they can get educated & how to budget their money. I will recommend them to all who ask.
- -He did a good job and was a nice man.
- -He was extra patient with the distractions. The book and class were educational and very informative.
- -bankruptcy sucks emotionally
- -I was pleasantly surprised with the course. I found it very informative and relevant.
- -Your course was excellent...I feel it was well worth the time spent.
- -Good information. This is something that should be taught in High School I could have benefitted from it. Really good information for young--adults unlike myself. I definitely got something out of this online course. Thank you.
- -This was an excellent course. I learned a ton of things I did not know.
- -very interesting
- -Thanks.
- -The room was too cold. Everything else was ok.
- -You might place the forms for budgeting on another form other than excel say....word perhaps so that people who do not have excel can still print copies.
- -Thanks. It went well. God bless you.
- -I feel that this course was really helpful to me. I have learned a lots of things that I did not know. Thank you very much for helping me.
- -thank you this has been helpful
- -Very eye-opening. Learned several scams and ways of managing a budget and keeping on track.
- -Very informative. This class should be taught and mandatory in high school and college.

- -I really learned alot by taking this course. I think it is good to have it be mandatory. Wish I would have had this information when I was in High School. Thanks
- -This was really helpful. Thank you for the information.
- -This was a very informative course for me.
- -Before I took this course, someone told me it was a joke. That is NOT true! I found this course to be extremely helpful. Thank you so much.
- -I would love to know how to rebuild credit! Working for a financial institution my entire life I know how important credit is! Bankruptcy was never an option until it was my only option!
- -THANK FOR YOUR HELP!
- -this will definitely help me get on the right track
- -I think taking this test has helped me understand money managing more efficiently. Thank you!
- -Lost my job I did ok prior to that.
- -She explained some very good ideas that I can use in the future.
- -Great course, thanks.
- -thank you.
- -It was surprisingly helpful
- -Not as bad as I thought
- -I feel this online course has really helped me in understanding a budgeting plan and being more effective in planning
- -Good course. As a banker and lender for thirty years, I also taught credit in schools. This course STILL taught me something I could use. Thank you.
- -a very helpful course
- -Very helpful and useful information.
- -I was surprised how helpful it was.
- -Thank You
- -It was actually kind of interesting. I did learn some things.

- -This was an excellent class and my wife and I have learned a lot about our financial goals. Thank You Very Much.
- -Please send me additional information via mail, if possible. About the following checked boxes.
- -Many thanks to everyone who put time into this program
- -Please email a copy of this certificate
- -I learn alot
- -This was great. I was able to relax and to do this at my home in a very comfortable place. Thanks for providing this service.
- -Thank you for making the course informative and easy to learn
- -I enjoyed taking the online version. I printed out each and every chapter and I am going to follow it. Thank you
- -The course was very helpful. Thank you!
- -Very Helpful. I think everyone can benefit from this course. I wish I had taken it sooner.
- -Very good class
- -Well done
- -This course was really informative and helpful
- -Very informative. He made me feel better about myself and my future. I am very grateful.
- -Thanks for making the course available online. I had to be out of town for the memorial service of a good friend, but I was still able to complete the course because I could access it online remotely and when it was convenient for me.
- -Thank you!
- -Check 21 and a few other new pieces of information were very eye opening such as pay day loans 400%.
- -Thank you for this course. It was very helpful and I will take away so much information.
- Great course!!!
- -This course was very helpful

-Thank You!!!

- -i picked all subjects or categories because i know we can all continue to learn about allot about different subjects. thank you this much better than just going bankrupt it opens up your eyes to long term solutions than just today the future retirement family school and many other things thanks again.
- -I will use for my children. This course should be available in high school or college.
- -A perfect program to be presented to all in my state of financial challenge.
- -Course was helpful to me.
- -Thank you, ***This program has been very helpful
- -I wish I had this course two years ago or before I bought a new house.
- -I found this course very helpful and educational. i am glad I was able to get this information.
- -This course was very informative. I wish I would have learned these tips before I got in financial trouble.
- -Thank you for what i have learned
- -The course was informative but pretty lengthy.
- -thank you for this course, I think it will help me in the future.
- -The course was very informative. I wish I had taken it long before I got into the financial trouble I am in now.
- -I LEARNED MORE ABOUT FINANCES AND SOME TIPS ON FILING BILLS WHEN THEY COME IN AND SEPARATE FILE FOR PD. BILLS.
- -super duper
- -I found the course so informative I will be passing it on to my grown children.
- -Very Good, very informative
- -My teacher kept learning very interesting. It has given me lots of tools for better doing my finances. I wish I had been knowledgeable with the resources my teacher gave me before my finances had gotten out of control. Thanks so much for all the info.

- -Thank you.
- -Thank you for having these classes.
- -I appreciate this course very much, I feel everyone could benefit from it. It would be great if before you could qualify for any credit they required this course. Thank you
- -The course was very informative. Due to ex-husband I am in this position!
- -Good Job!
- -Both instructors did great!
- -"very helpful"
- -Very informative and organized!
- -I really felt this was a wonderful course to take before my bankruptcy. It provided alot of information I did not know about before. I will truly try to keep myself from overextending again and pray I do not fall back into extreme medical problems which caused my predicament. Thank you.
- -Thank you.
- -thank you for your help
- -This course was very helpful! Will I be able to go back on line in the future and review this course? If so how can I do the review?
- -I learned alot from what i read and I'm going to write out my goals and start a budgeting plan. Thank You
- -If there are materials available for the topics above that I am particularly interested in, please inform me of how to gain access to them. Thank you for your services!
- -When I called for assistance, everyone was very helpful...Thank You!
- -Just, Thank You ..!!!!
- -thank you!
- -The training was very efficient.
- -Thank you for all the information here today, I have a budget and I do try really hard to stick to it. I am having to do this because of my exhusband filing bankruptcy on items that has my name on them but he

has possession of these items and I was advised by his attorney to file chapter 13.

- -This program enlightened my understanding about all 8 of the courses provided. Thank you.
- -Very helpful, thank you!
- -This program was very informative. I learned several things I was not aware of.
- -Long process.
- -I found the online version of this course to be very informative.
- -thank you for providing this service online. it was very helpful.
- -i am filing chapter 13 and plan to use what i learned in this course. i printed every chapter out. it was so helpful. thank you. i will be in touch if i need any help with the topics listed above.
- -I thought the reading materials were precise and easy to read and comprehend. I got alot of informative information to use going forward.
- -Thank you very much. I learned alot from this course.
- -This course was a great help. Now I understand where I went wrong and how to change it so it does not happen again. Thank you
- -This was an excellent course. Thank You!
- -the software was horrible and was not recording my time correctly. It took three days for me to be allowed to go forward.
- -I found this course very informative I understand alot more about credit than I ever have and the laws. I look forward to starting fresh with a budget, savings and GOALS. Thank you.
- -great course. learned a lot. thanks.
- -Thank you so much, Learned alot of great information.
- -I learned a lot about finances, credit, and more importantly, myself and my overall financial situation and future. Thank you......
- -I really appreciate all the information provided by this course.
- -I learned a great deal with this program.

- -thank you so much for helping me and my family be able to start over and start fresh!
- -thanks for the class
- Thank you I did learn a lot!!
- -this was a great course, i learned so much, about 80% of the America people should take this course! thanks again
- -The course i had toured is excellent for the filer of the bankruptcy to learn for the future precaution.
- -Thank You! Good Information.
- -thank you very much for those helpful information. I will save them for the future. This will help me and my kids stay away from financial troubles. I wish we can teach kids a little more about being responsible with MONEY. Thank you
- -THIS CLASS ONLINE WAS VERY HELPFUL TO ME AND I WILL CONTINUE TO USE ALL THE TOOLS THAT I WAS GIVEN ONLINE IN MY EVERYDAY LIFE, THANK YOU.....
- -Thanks
- -He was a terrific teacher, very helpful
- -Thank you Jim.
- -Great Job!!
- -You have done excellent job for a course on the phone.
- -Excellent course!
- -very happy w/results of class, feel confident with budgeting money as future progresses..thank you
- -Learned alot and will apply it to my own budget.
- -thank you!
- -At first I groaned at the course and the length of time it was going to consume. But Shortly into the program I realized just how helpful this will be going forward. Unfortunately a part of my money disasters are due to health related issues and being out of work but I really think that this course will help my husband and I get back on our feet and keep our debt under control and rebuild our lives. Thank you for your time and great financial advice and guidance.

- -Learned a lot from my teacher
- -thank you baby
- -Thanks
- -The course was very helpful, however it would have been nice to know that some of the budgeting worksheets that were available to print out required the Excel program.
- -Thank you this was a great tool Everyone should have the opportunity to start life as a young person with this information.
- -Using the course information I hope to make a new financial future for myself. Thank You
- -I found this course very easy to understand, and presented in such a way I could identify with things happening in my life at this time. Although I was familiar with a number of the chapters and the contents, there was a lot of information that I had never stopped to think about, and as a result, know that I need to incorporate it into my future budgeting.
- -Good course...I feel I have learned some valuable tools to help me down the road...THANKS!
- -I found this course to be extremely helpful, as I did utilize the excel functions and look forward to using them in my everyday life. I truly appreciate that I was not made to feel stupid or humiliated throughout the process.
- -Very helpful to really put it to life!
- -Dear friends, Not only did I find this course very educational and helpful, but I also found it was targeted for young adults such as I. Perhaps because of my inexperience or my "soft side" I was never able to treat and see money and credit as friends, with honor and respect. They could be real good friends if treated in such way. Thank you again for all the help I received in this course, but mostly for being there offering counseling, hope and support when most people only offer judgment and criticism!! Keep up the good work! And God Bless!!!
- -This is an excellent course!
- -Good Program
- -Excellent teacher.
- -I learned how to budget my expenses and not exceed my income through this online course. It was very helpful to me to understand

what mistakes I have made in the past. I hope to take this knowledge and apply it to my everyday living.

- -Very good information! Very helpful to manage and understand how to as well. Very nice teacher very patient and helpful
- -It was very helpful
- -Thank you for all your help in this horrific matter.
- -Thank you for all of the information provided.
- -the audio was very helpful and i was able to comprehend it much quicker, my vision becomes blurry at times
- -Thank you very much for making this course available online. It really helps with my work schedule.
- -The course was most helpful and I now have a greater understanding of how to manage and budget my money and how to set goals. Thank you
- -I really learned a lot from this course and plan to use the forms I printed out to implement a budget. I really did not want to file bankruptcy, but after losing two dear family members in 2005, I became severely depressed and did not have enough finances to tide me over. I tried to work but it was hard. I just wanted to sleep. Now, I am doing better and hope that I will be able to start saving and get back on track. Thank you for this course.
- -the course was helpful and user friendly.
- -I was very pleased with the counseling. I have learned alot of very helpful information about starting a retirement plan and setting new goals.
- -The program was mandatory for me however, after taking it I found myself learning alot and was very interesting to identify common mistakes we make day to day and how much money we could save by just changing one little habit. Thanks!!!
- -There were lots of useful tips that can be easily incorporated into everyday life.
- -I really enjoyed this course. I found a lot of useful tool and learned alot of my mistakes.....thanks
- -Thank you. I really learned some things here that will be useful to me.
- -I was afraid of finishing way too early or maybe way to late given the 120 minutes. I am satisfied with the amount of time it took me. I tend

to be a slow reader, so I think this course is well thought out. Thank You.

- -Everything was very helpful
- -I was surprised at how much I did not know and the amount that I learned
- -I really enjoyed the class. It really allowed me to understand how the financial world works.
- -He was very knowledgeable. It really put things into perspective for me.
- -This was well worth my time and effort. Thanks for your time and energy that it took to put this together.
- -i found this course to be very helpful & informative. Thanks, very nice instructor also
- -This was very useful
- -Great Class
- -Class seems to be helpful. Teacher was very informed and patient.
- -She was very nice and was very understanding.
- -I picked up a few things that I can actually use to help myself. Thanks.
- -Having the audio and ability to follow along made this course better suited for online learning. I truly feel that I have taken something from the course.
- -Thank you.
- -Thank you so much
- -The chairs are uncomfortable, it was kind of stuffy in the room, the pop machine is loud and the colors in the room are kind of depressing, but the instructor was on point.
- -BE A LEARNING DISABILTY CHILD I DID LEARN ALOT AND THANKS
- -Thank you!! Great teacher!
- -Class is well presented.
- -Class is well presented. Me and wife learned much of budgeting.

- -Very nice job.
- -Excellent Course. Chapter Reviews were Meaningful & Precise. Will keep my Printed Chapters for periodic REVIEW!! Remind everyone to have a SPARE Print Cartridge!
- -Steve was very informative & I learned a great deal.
- -An informing but very realistic way of staying financially sound. Bravo.
- -I found this course very helpful. I can use the process.
- -I found it very useful in getting on the right track with my finances.
- -I learned alot from this course. As a matter of fact, in the course I saw where we had made quite a few mistakes in years past.
- -very good course very glad i took it
- -This course has been very helpful to me and my family. I will incorporate these things in my daily living, thanks
- -educating BUT takes too long! We may be going broke, but we are BUSY!
- -I would prefer if the audio worked and i could listen to a speaker.
- -I found the format easy to follow. The scenarios were helpful also.
- -COURSE WAS EASY TO UNDERSTAND AND THINK I WILL BE ABLE TO BUILD A MORE STABLE LIFE FOR MYSELF AND MY KIDS. I WILL TRY TO TEACH MY CHILDREN HOW TO MANAGE THIER MONEY. WHICH IS SOMETHING MY PARENTS DID NOT DO FOR ME.
- -This was an excellent course!
- -Time consuming but informative.
- -TODAY I HAVE LEARNED SOMETHINGS ABOUT MYSELF AND MY MONEY. I HAVE LEARNED THAT WITH A LITTLE PLANNING I CAN HAVE WHAT MY GOALS ARE IN LIFE. THANK YOU.
- -Course work was very appropriate for my situation. I would recommend this course to everyone having problems in their financial life. Thank you
- -Thanks and have a blessed day.
- -Thanks. The course was very helpful. have a blessed day.

- -She spoke very clear and was very easy to understand. She was great
- -This course helped me to understand the important of using a budget plan.
- -Very well organized course. Thanks!
- -excellent way of educating people.
- -I would like to say that he was very helpful and made you feel very comfortable during the course. I will use the information I received to help me in the future.
- -Thank you for the course it was very informative. I would love some more information on rebuilding credit after bankruptcy if you have some. Thank you again.
- -The Information was very useful. Thank You.
- -This course will be very helpful to me and my wife. We learned alot about our bad habits.
- -Great Course
- -I found the course to be exactly what I needed to educate me during a difficult financial time after divorce.
- -This course was extremely helpful and informative. It actually was a great refresher that put things in perspective.
- -I enjoy doing these questions
- -Good Course!
- -Excellent tool, keep up the good work. Thanks
- -I enjoyed the class!
- -i learned a lot of information that i was not aware of.
- -for locations, need more choices than Waterloo
- -Instructor did a very good job
- -This course was a great refresher, I knew the basics that dealt with common sense but the re-enforcement that the course provided should help me with the reorganization of my finances to help me build a new and better tomorrow for myself and my future family.
- -this course was very good and useful Thanks

- -i thought the program was real helpful and will use some of the information I have learn to better my financial situation Thanks
- -Very thankful for the help
- -The information contained was very interesting and helpful. This should be taught to kids in High School and College.
- -Teacher was really nice & explainable
- -This course was far more interesting and helpful than I thought it would be. In taking this course, I learned that filing bankruptcy is not "THE END" for me financially. It actually gave me some hope for the future.
- -I think the course was very helpful and informative.
- Thanks for a great course.
- -Thank you
- -Excellent information. Thank you!
- -Thank you so much for requiring this course. In my situation, organization and goal setting has clearly been the unseen and unknown difficulty for me personally.
- -I liked the audio option. It helped a lot.
- -I got a lot out of this reading material
- -found the information very helpful.
- All in all, for the general community, I believe the course is well-laid out and makes important distinctions between often confused terminology. Thank you for providing this user friendly course for post filing bankruptcy course. I would also prefer that the topics I am interested in learning more about would also be provided online whether they are set up as a course or on a website monitored appropriately by an accredited organization such as yourself.
- -Very Precise and to the point. This course would be Helpful in High Schools and Colleges. Congratulations on a very helpful Program.
- -Thank you, this course will help me to better prepare myself for as long as i live.
- -Very informative and knowledge that can be used a lot. Will be helpful to use in conversations to help others. Even at senior age we can still learn. Many Thanks.

- The information was useful. I am very interested in rebuilding my credit, until our business faltered and then failed I had excellent credit, over 800 and am now starting over at 55 yrs. Thank you,
- -Thank you for this service!
- -To whom it my concern i would like to thank you for helping my wife and i get on the right track of life again.
- -Thanks for all the help. I really enjoyed the class. It was very informative.
- -This was a great course. It explained it in very clearly. Made it easy for me to grasp the information.
- -I thought I had a comprehensive budget before my troubles. I now realize that while I was going in the right direction, I lacked the map I needed to guide me. This was a great course and now I have the knowledge to, not only rebuild my budget plan, but also how to keep it mapped out and get us where we should be. Thank You
- -I have read a lot of useful material in this course. It is one every person should take to get the true facts of how money is lost on many charging items.
- -This was a very helpful class!
- -The course was very helpful, I learned some things I did not know.
- -I feel really good about what I have learned from this course. It was really great.
- This was a very helpful class and I will definitely do a budget so I am not in this position again. Thanks
- -This course was very helpful. I will change the way I deal with my money.
- -Very insightful. This should be taught to high school students before they get caught up in the credit card game. Also to teach them goal setting and that to become a millionaire requires a small monthly investment.
- -Thanks for your help!!!!
- -Thank you.
- -THANKS!

- -Found some of the instructions not clear. I think the timing was not accurate.
- -Thank you for all of this helpful information!
- -It was a worthwhile experience, and what i learned was interesting.
- -She is good a helping and will go back over things as needed. Thank You!
- -Learned a lot about credit scores, etc.
- -Very helpful & interesting -- Thank you!!
- -Thank you!
- -Class had good feedback. Instructor thoroughly knew her material and presented it in a casual relaxed manner.
- -thank you for allowing me to take this class.
- -Thank you for helping us.
- -I will attempt to plan a budget. I have a better understanding of how to do it now.
- -The course was helpful and informative. Overall was useful.
- -I really feel that this course is very beneficial & caused me to take a good look at what we can do if faced with the same medical/job loss situations that caused our Chapter 7. Good content
- -This was very helpful and made me think on how to make things better for my family
- -Very well thought out course to take online!
- -Thank You
- -THANKS, AN EXCELLANT COURSE YOU ALL HAVE HERE. GREAT STUFF AND I LEARNED TONS OF INFORMATION
- -Thanks for the help that this has provided me and that will help with my life in the financial department.
- -This was a good course to take.
- -the class was very helpful to me thanks

- -LOVED THE CORSE WISH I KNEW THIS STUFF WHEN I WAS 18 THANKS FOR ALL THE HELP AND MAY GOD BLESS YOUR MINISRTY TO THE FULLEST
- -The course was definitely helpful. I guess the obvious lesson I learned was do not spend money I do not have. I also learned other interesting facts I was not aware of before.
- -It was a great course i am honestly going to try the budget and will try to keep it in my wallet for at least a year to try to accomplish my goals for 2008.
- -I was very happy with this course and feel like what I learned will help me towards a better financial future. Thank you.
- -Thank you much.
- -This is the first time I have ever had issues paying my bills. My expenses just started to over-run my means and I NEVER want to be in that position again! Have a great day.
- -This course was very helpful. Even though most of it is common sense, it helps to actually see it and see the examples. Thank you.
- -I did the entire course on-line, using the Audio. It was great! THANK YOU!!!!
- -Thank you. I needed this info and education.
- -this was a very good course to take, the information obtained in this course was of great value to me, i would love to get more information on the topics i checked under "Continued Education", once again, this is a great course
- -The course was easy to understand and very helpful for everyday use for the average person.
- -Thanks for this information. I learn alot.
- -This course has really taught me a lot of helpful advice that i will be using.
- -This course was very helpful to me and I will apply them to my life from now on. Thanks
- -I wish I knew some of this information 10 years ago.
- -it was a helpful course!!!!!!!!!
- -Thank you

- -Thank you! All the information was very helpful.
- -was a good course for the short time it took thanks
- -Course was good and understandable even for someone with limited education.
- -This was a good course!
- -This course was very simple in format and easily understood. I thank all of the people who took the time to create a program anyone can understand and help others to create a better financial future
- -thank you
- -Thank you for this opportunity
- -I found this course surprisingly helpful.
- -This course helped me understand what happened to us and how to not let it happen again.
- -This was a good course. Thanks
- -thank you for the service.
- -This course was very informative and I am surprised to learn a great deal. I started this class just wanting to get it done, After, I have a great deal of respect for this online course!
- -thanks for this course what a helpful tool, knowledge..
- -This internet course was very user friendly the course material was helpful ..Thank You !!
- -Thank You
- -Very good course. Very informative with good tips.
- -I believe this was very useful in helping me to work to redoing my finances and how I spend our money. Thank you.
- LOTS OF HELPFUL INFO!!!
- -He was very helpful and explained everything very well. Thanks
- -I wish I had done this course 5 years ago.
- -Very good.

- -THIS WAS AN EYE OPENING EXPERIENCE, VERY HELPFUL AND I WILL UTILIZE ALOT OF THE INFORMATION. THANK YOU FOR A GREAT EXPERIENCE. I HAVE PRINTED OUT ALL CHAPTERS AND WILL KEEP THEM TO REFER BACK TO IN THE CASE I DECIDE TO BE STUPID WITH CREDIT.
- -I loved completing the course on line.
- -I thank the company. She helped us all a lot.
- -This class really was helpful.
- -Debtor Education Class I really learned a lot and was very useful course.
- -I found this course to be very helpful and informative. I am glad I had the opportunity to take this course. I will carry alot of this information with me throughout the rest of my life, and will set a budget that I have not done prior to this.
- -Thanks for all the course information it helped a lot. I truly have learned extra information.
- -THANKS, GOOD TEACHER & GOOD LADY OUT FRONT, VERY PLEASANT.
- -THANK YOU SO MUCH YOU WERE A BIG HELP. MAY GOD BLESS YOU.
- -COURSE WELL PREPARED EASY TO UNDERSTAND SOMETHING THAT CAN WORK
- -I thought this course was informative! I was particularly interested in what you refer to as "spending leaks." I am pleased with what I have learned and I think that it could only be a good thing if you devote more time/information to that particular subject.
- -This course was awesome and I gained a wealth of knowledge that I probably would have never obtained without this course and my current situation. I applaud ACCE online/Money in Motion. Thanks for the renewing of my mind (thought process) and fresh start.
- -Found this course very interesting and useful.
- -I enjoyed it
- -it was a very worthwhile course.
- -Thanks for this site
- -THANKS. THE INFORMATION WAS HELPFUL

- -I found the course to be very helpful.
- -THIS COURSE WAS VERY EDUCATIONAL FOR ME.I HOPE IT WILL HELP TO REBUILD MY CREDIT AND GIVE ME A NEW START ON LIFE.
- -It was long but good!
- -Very informative and worthwhile. The reading material was well written and easily understood. Thanks
- -Some of your forms were password protected, I could not use them.
- -this was very helpful... and thank you...
- -This course has been very educational and eye-opening. I can honestly say that your samples and charts will be useful in my new beginning and starting a new relationship with money management. Thank you for your assistance and course.
- -IT WILL BE SO GOOD TO DO THIS IN SPANISH
- -WOULD BE BETTER IF IT WAS IN SPANISH
- -very comprehensive course. Enjoyed it very much. thank you.
- -The instructor was great.
- -I learned a lot from Jim. He explained everything where I could understand it. Thank you very much.
- -I did learn things from this program that will help me prepare a better budget for my family.
- -This would be a wonderful program to implement into our high school educations system. thank you
- -Thank you.
- -Thank you so much for making this class so informative. i will always remember as a great learning tool. Before anyone is given a credit card they should be required to take a class such as this.
- -The teacher was very helpful he spoke very clearly and seemed to be very nice.
- -He did a great job.
- -thank you
- -This course is very helpful and encouraging, thank you

- -THANKS FOR THIS OPPORTUNITY, I WILL USE ALL INFORMATION
- -Very Informative. An excellent instructor.
- -good class
- -Have never been late on a bill. Situation for me was caused by disability and employer that cared little for the situation and basically disposed of me causing loss of income then loss of medical insurance and finally bankruptcy since I cannot work anymore or get my medical problems taken care of.
- -Good course, thank you.
- -This is a great course, I am truly grateful!
- -The teacher was very thorough and personable. I appreciate her very much.
- -did learn some stuff
- -This was a very helpful course. I kept procrastinating taking the time and I am glad that this was a requirement. Thanks
- -This was a good course, I learned a few new things. Thanks
- -I was very pleased with this course
- -THE CORSE HAS BEEN VERY INFORMATIVE AND I WOULD LIKE MORE INFO ON HOW TO BEGIN TO REBUILD MY CREDIT
- -I was sorry that it took bankruptcy to formulate a plan to manage money, but I have learned it is never too late.
- -I learn alot from this course and I will use the information that I obtain to budget my expenses better.
- -I though this course was going to be a waste of time but it was very helpful
- -Thank you!
- -This course offered alot of information and it made sense. I am confident that I hopefully will never be in this situation again. I am going to watch what I spend and not buy things I really do not need. My problem is I am alone with three kids and sometimes it is extremely hard to meet their needs. I will use what I have learned. Thanks
- -Great class, very helpful.

- -I felt that now I can truly set up a budget. Before this, I just felt overwhelmed at the thought of making out a budget. Thanks!
- -I learned alot from this course. I am going to start using its knowledge to increase my own. I will do this by implementing what I have learned in this course in to my daily schedules and activities. I have printed off the course so that I can refer to it in the future whenever I need to refresh my memory.
- -i wish that i had this information in my younger years.i would not be in the shape that i am in now. thank you so much
- -Thank you.
- -by taking this class, i will be able to manage my money in a better way
- -I really enjoyed the course and it was clear and very helpful. I have learned alot that I will be able to use going forward. Charter 2 would not let me type anything into the form "building a budget". Thanks
- -THIS IS A VERY EDUCATIONAL PROGRAM. IT SHOULD BE AVAILIABLE TO ANY ONE WHO IS STRUGGLING WITH CREDITS AND JUST TRYING TO MAKE ENDS MEET. LEARNED ALOT. THANK YOU VERY MUCH...
- -THANK YOU!
- -THANKS
- -I found this course very helpful in dealing with redirecting my future dealings with money, budgeting and credit.
- -was a great course i learned alot of new stuff that i didn't know before. Thank You
- -I think this course should be taught to H.S. students.
- -I wish I knew this before I got into financial trouble. I might not be in this situation now. This is a very informative program. Thanks!
- -very helpful thank you!!!!
- -Thank you
- -thank for all your help, i will apply in my lifestyle and rebuilding my credit.
- -THIS COURSE PROVIDED ME WITH ADDITIONAL INSIGHT TO MANANGING AND MAINTAINING MY BUDGET

- -This online course was very helpful and I plan on using the information I have learned. I would like to know how to obtain a copy of the chapters from this lesson to put with my budgeting techniques for my future use of budgeting.
- -This was very helpful to me, I am a survivor of domestic violence and I am starting a new life. I am truly grateful.
- -THANK YOU
- -Speaker was very informative; motivating, encouraging:)
- -Next time have seat cushions
- -more cushions for seat
- -This course was very enlightfull.
- -This course was very informative.
- -The audio application in the online course was wonderful!
- -very informative.
- -I truly believe that taking this course was time well spent and I intend to refer to it to help me make a fresh start and prepare for my retirement.
- -Thank You
- -Very informative. I KNOW what I really need to do is either get a raise (very hard to do where I am at) or get a better job. My biggest financial problems have been poor paying jobs and medical bills. A person can do only so much with any budget & cutbacks when there is not enough money coming in to pay the basics. Your course has also made me realize I DO have a LOT of knowledge / skills for an employer who would appreciate me & my abilities.
- -Good stuff.
- -This program has been very enlightening to me.
- -thank you
- -I want to thank you for all value information specified in this course
- -Thank You
- -I would like to know more about seniors and rebuilding their credit

- -VERY HELPFULL EDUCATION COURSE.
- -Class was well planned
- -I really liked this course and would very much like to learn more if there is any more information on this available.
- -LOVED HAVING THE ABILITY TO COMPLETE THIS ON THE PHONE. HE WAS GREAT AT GUIDING THE COURSE!
- -I was really not looking forward to this, but it was very helpful and I would and will recommend it to others.
- -enjoyed course was really informative!
- -CLASS INFORMATIVE
- -Very helpful informative
- -He is a very nice and helpful person
- -course covered a lot of informative and useful info.
- -Big Help
- -none
- -The first few chapters were too long.
- -Thank you!
- -This has been a positive experience and I hope to use what I have learned.
- -This was a helpful course that will help me for a lifetime.
- -The course was helpful!
- -I enjoyed this course, and learned a lot
- -the course was really informative
- -i really enjoyed this course. it was very helpful.
- -I really learned a lot from this course. I think everyone should take this. Even if they are not having financial problems. It should be taught in high school. I will be teaching my kids about budgeting.

- -I found this course very helpful. The fact that I could do it online and have the course read to me was just perfect. I learned alot and I plan on using the software provided. Thank you!
- -Very Helpful!
- -I have found that this course was very helpful. The charts were clear and I downloaded them for us. Thank you.
- -Very informative Teacher made the class interesting
- -budgeting when paid solely on commission
- -very good course
- -It is a very good program and I did learn a lot things I did not know. I Will be using a budget.
- -This course was extremely helpful regarding setting up a budget and achieving financial freedom from credit pitfalls.
- -I really enjoyed the book. It was very helpful and I learned some helpful tips on budgeting and I have started my budgets! Thank you!
- -She. was an excellent "instructor" and "went out of her way" to help all of us out. She was very nice, extremely friendly and very patient with everybody. I was nervous at first about the class but after only 2 or 3 minutes, she made me feel very comfortable. She is so easy to talk to and did not care how many times she had to go over the chapters. She really wanted to make sure t hat we all understood and even gave us phone numbers to call if we had future questions.
- -The course was very helpful, in my particular case. Thank you
- -Book was interesting and fun & did learn from it
- -Good learning book. Knowledgeable.
- -This course was very useful and helped me understand more about my financial information. This course has also helped me to manage my money better and to set realistic goals.
- -I learned a lot of information that i did not know.
- -Very well done course!
- -Thank you. Your booklet was very helpful.
- -She was excellent and very polite.

- I am taking this course because my wife and I filed for bankruptcy. I wish I could have taken this class before that time because I am sure I would have been better off. I am not looking to get a bunch of credit because now I believe that the way to a financial future is not through credit, credit is only for something you want right now and it does come at a much higher cost.
- -It was Great, Thank you!
- -I was surprised to see that goals was the foundation of my budget. This was a very informative course.
- -I would like to say thank you again for all information provided.
- -I learned a lot form this money in motion book and I thank you so much.
- -The teacher was very well prepared to talk as long as she had too.
- -I enjoyed this course. This "course" should be taught with in the public education system. And I believe twice, once in middle school and a refresher course at senior year--both be mandatory. We had no such instruction when I was attending school. No one attending public education should ever be excluded from having classes on everyday money know-how management. Maybe less bankruptcies would come to be if such a course (money in motion) would be mandatory presented to young inquiring minds!! I graduated HS: 1969
- -I enjoyed the course very much. I really learned from reading the book and it was easy reading. Thank you
- -You are doing good Job. "God Bless You"
- -Teacher was very good. I never asked one thing she had it all. Thank you.
- -Thank you
- -Thanks for providing this service it was very helpful to me.
- -This course has shown me the light. I will be much better at managing my finances by using a budget.
- -This course was very helpful to me about budgeting and setting goals in my life. I plan to start saving.
- -Thank You very much!
- -I wish I was taught this information in School. It needs to be taught to all high-school students and I think they would be so much better educated and well taught on how to manage their money when they get

out into the real world. I WISH I WAS TAUGHT THIS IN HIGH SCHOOL WILL

- -I really enjoyed the course and would love to be able to refer back to some of it. Is there a way I can get back on and print later since I have already completed the course?
- -This was a very helpful class. It really helped me.
- -This Online course was very very helpful and a good learning tool.
- -Good Class
- -I learned alot from Money in Motion. It should be taught in schools.
- -I have always has a budget but I still learned alot from this class. Thanks to Jim it was clear and easily understand.
- -Thanks you ever so much.
- -I have bad eyesight and was grateful when I was able to have an audio version. I am also glad to be able to print the information to look back at if needed.
- -He was very good at explaining this and enjoyed listening to him
- -This was a very good course on financial management.
- -I learned more than I knew
- -He was very thorough in his counseling. I learned some very good points about credit and be able to make proper choices. He was very helpful to me after the session and answered my questions completely.
- -He made this counseling session far more pleasant than I had envisioned. Very patient and kind.
- -He was very helpful and very easy to listen to.
- -Enjoyed the class.
- -was, well informed with this. I now need to keep a budget and write down everything I spend and know exactly what I have in the bank.
- -Thank you very much. Your website was user-friendly, and the course offered many perspectives I had never considered before.
- -Thank you

- -Very good course. I learned some very good things from this that I did not know before. Thank you.
- -THANK YOU FOR FINALLY GETTING THE COURSE SENT TO ME VIA EMAIL
- -I am truly thankful that this was a requirement and apart of the credit counseling process. I did learn alot. The information of goal setting, budgeting and saving tips will be practiced.
- -This is an excellent course, and, I have definitely learned things I did not know. I will use a budget from now on.
- -I wish i would of known about this Information b4 i had become unable to repay debt. I believe this will help me a lot in the future.
- -Thanks so much for this education...This will help me to manage my financial management...Keep up the good works!
- -I definitely have a better understanding of how to manage on a budget. Instructor was very knowledgeable and helpful.
- -I will be using a budget and watching my money more carefully now. I appreciate all of the information that I have read today. Thanks.
- -It was actually quite an interesting read, which was the last thing I expected.
- -It was an excellent course
- -I will start to use a budget from now on.
- -I learned so much from the course
- -Thank you so much for this on-line course. I think it will help me a lot.
- -I did get alot of information that I was not aware of because having this course.
- -Thank you.
- -I was surprised at how user friendly and helpful this was. Thank you
- -She was very nice and never once made me feel bad due to my messing up my credit. Please thank her
- -this course has taught me that if i go by my budget i should have no future trouble
- -She was very good with this course.

- -Very good information. Thank you.
- -This course has been very helpful in my process of rebuilding my life financially. I had a problem and it was complicated by extended medical problems that I had not planned for and I now have a better means to plan for a balanced budget.
- -course is informative
- -I think this was very helpful to me and will use what I have learned in my present lifestyle, this was a very good course.
- -Excellent course..thank you...I can start rebuilding my life again at age 64!
- -The chapter on hiding the fact of a problem by not opening the mail and avoiding should be made more aware to people.
- -I like the course. I knew some stuff but pick up a few hints. Thank you.
- -thank you
- -This program actually taught me a lot of stuff. THANK YOU!
- -Thank you!
- -I feel I learned alot from this course. I think the budgeting was most interesting.
- -I felt this course was very informative and helpful
- -Excellent course! I have a 19 year old daughter that I am going to sign up. This should be in all the High Schools. I really did learn alot and wish I knew about the course before I got so far in over my head. I know most is because my ex-husband left me with everything in my name. That is another area I learned a big lesson in. I was newly divorced, met him and he got everything in my name then took off a few years later with all my money and left me in debt!! Thanks again for all the time and effort you all put into this program.
- -Thank you!
- -Thank you! This was very helpful information.
- -The course was very influential, and I learned alot from it.
- -I thought that this course was simple and very helpful. I will not find myself in this same position again.
- -This course was ok, for someone my age to understand. V.S.