

## Money in Motion Student Comments 12-15-07 to 1-14-08

**-THANKS, I NOW HAVE TOOLS, TO WORK WITH AND HAVE REINFORCED WHAT I FORGOT. A BUDGET/ WITH REALISTIC GOALS, BEING FLEXABLE, FINANCE-WISE AND LISTENING TO MY SPOUSE- WE CAN STILL LOOK TOWARDS AN ACTUAL RETIREMENT...THANKS AGAIN FOR YOUR SUPPORT! A++++ Oz!**

**-Class was worth the money! I wish I had taken this years ago so I would not have had to file bankruptcy.**

**-Thank you very much**

**-Thank you! Good Job on the online course!**

**-this was a great course everyone should be made to take this while in high school and the early years of college so when they get into the real world there will be less problems with finances.**

**-Thanks for the budget...my wife and I have already started to fill one out and live by it.**

**-The Audio option was very helpful, but i would have liked to have viewed the reading material at the same time. Thanks**

**-I REALLY LOVED LEARNING ABOUT BUDGETING & EVERYTHING ELSE,I HOPE I CAN KEEP THIS PROGRAM SO THAT I CAN REVIEW IT WHENEVER I CAN.**

**-Thanks**

**-The course was very helpful My future is to be budget wiser and cost effective. Thank you for the information that I learned in the course I will use it wisely in the future**

**-very helpful**

**-Great program - thank you!**

**-Thank you!**

**-This course was very informative. I think the information is good.**

**-thank you very much**

**-Thank you**

-I have found this course helpful and a real eye-opener. I will take away some useful knowledge that I can put to use right away.

-THIS COURSE WAS VERY INFORMATIVE IN WHICH WE CAN USE IN OUR DAY TO DAY LIVES.

-Thank you for your assistance.

-Very helpful information. Thank you for your assistance.

-Well documented information. Thank you!

- I think this is a really good program

-Thank you!

-I love how she uses real life scenarios and speaks the truth good or bad. Thanks

-thank you for being so upbeat and positive with your presentation. You were very informative and motivating.

-is not to fall in debt again and make a budget to stay on.

-Thank you

-good program- it made me re-evaluate my own short comings Thanks for all the help

-Thanks

-taking this course has helped me learn ways to help me stick to my budget and help me achieve my goals. Thank you

-Good Course!

-Thank you!

-After taking this course I am grateful for the instructions and highly recommend this course to be taught to children at a very young age. Speaking for myself I definitely will implement the instructions taught to me regarding budgeting. Spending leaks were a direct result due to feelings instead of logic and reality. Thank You.

-Everyone that I have talked with at your company was helpful, kind and considerate. This has been a very stressful ordeal but your company has helped me very much! Thank You!!!

-thanks

-It was very helpful thankyou :o)

-THANK YOU FOR YOUR HELP

-thanks

-thank you very much

-thanks, i really have learned alot. very detailed and very easy to understand.

-very helpful thx

-Great Teacher

-You need to find a better way of having the test. The phone did not work very good.

-I found this course to be very educational and enjoyable, my plans will be to implement what I have learned, and to teach my kids about budgeting their money.

-Thanks soo much!

-Thank you

-this is a very helpful course.

-Speaker was very good!

-I have learned a great deal from this

-Thanks!

-Very good!

-Very professional

-tHANKS FOR KEEPING THE CLASS INTERESTING AND SPEAKING CLEAR AND USING JARGON AND EXAMPLES OF INTEREST.

-GREAT INSTRUCTOR

-TO WARM, THANKS FOR PROVIDING THIS SERVICE.

-Would be helpful if there was information on creating a budget when your income is solely commission based.

-thank you so much. The course was very helpful.

**-THIS COURSE WAS VERY CLEARLY EXPLAINED COVERING COURSE TOPICS, GOOD FOR THE FUTURE.**

**-THE COURSE MADE ME REALIZE HOW I GOT INTO MY SITUATION AND WHAT TO DO TO NEVER GET INTO IT AGAIN. THANK YOU....**

**-I did not realize what a budget could do to help you.**

**-Thanks!**

**-The Chapter that explained a budget was very interesting. There were many things I had never learned or even new about...If I could get more information on any one topic this would be the one...This will indeed help me in the future...Thank You....**

**-VERY KNOWLEDGEABLE OF ALL DIFFERENT TOOL TO HELP ON OUR EVERYDAY LIFE**

**-SHE IS ARTICULATE & VERY KNOWLEDGEABLE & HELPFUL**

**-HELPED EXPLAIN RIGHTS AFTER AND DURING BANKRUPTCY**

**-VERY GOOD CLASS. DEFINITELY WILL HELP ME IN MY FUTURE ENDEAVORS**

**-PUT THINGS IN PROSPECTIV!**

**-A GREAT COURSE FOR ANYONE**

**-GREAT CLASS - GOOD INFO!!**

**-VREY WELL EXPLAINED ABOUT THE GOAL. I LEARNED AL LOT AND THANK YOU**

**-I LEARNED A LOT TO BUILD MY CREDIT IN THE FUTURE THANK YOU**

**-I learned alot from this course - thank you**

**-I SHOULD HAVE TAKEN A CLASS BEFORE BANKRUPTCY TO BETTER UNDERSTAND THE CREDIT ISSUES**

**-I think the program was great, I took away alot of information from it !! Thanks!**

**-this course is very good learning toll for all**

**-I HAVE NOT USED A BUDGET FORMAT BEFORE I KNOW NOW HOW HELPFUL THAT WOULD BE**

**-WONDERFUL, LEARNED A LOT**

**-VERY INFORMATIVE PRESENTER - EXCELLENT CLASS**

**-eNJOYED**

**-THANK YOU I REALLY DID LEARN SOMETHING FOR MY WIFE AND I .**

**-This was very informative, this should be a pre-requisite for young adults just starting out. People who will be acquiring mortgages, credit cards etc..**

**-I found this class useful to my life in budgeting and setting goals for my future.**

**-Thank you for your course and its content!**

**-very good**

**-Although I am not very old yet I still would like to learn how to manage a retirement account. The information was very helpful, and I now believe I still have time... Also I learned some things about a budget that I was not aware of and I think it will help, thanks.....**

**-this course did help alot more than what i thought it would.**

**-Good Read thank you**

**-Good Course, well worth the time to take it!**

**- WOW**

**-Thank you for providing such a comprehensive service.**

**-Very interesting and informative information. Although I knew some of it, a lot was new and will be put to good use.**

**-Thank You!**

**-Thank You**

**-Presenter was well prepared; Material was useful; Presentation was clear and precise.**

**-I learned alot. and plan to use what I learned to improve myself**

**-Thank you**

**-This was a great course and very informative. I learned a few new things that I will implement in my life. Thanks!!**

**-THANK YOU**

- Good information. Will be able to use the new things I learned.
- Very good information
- Good Job
- Thank you!
- I learned quite a bit about myself through this course. Thank you.
- Thank you
- I have M.S and have appreciated the help I got to be able to complete the course.
- Very well presented, learned some great knowledge
- Thank you for your help
- Thank you
- this course was very helpful thank you
- Good Job
- Thank you very well presented
- Very interesting & informative. Thank You!
- Very professionally orated and discussed all aspects of accruing problems.
- Good Stuff to Know, Thanks
- thank You
- This course has taught me alot , was very interesting and will plan on using alot of this information. thank You
- thanks you guys so much I have learned so much from this class and will use it very wisely thanks
- THIS COURSE HAS BEEN VERY HELPFUL THANKS
- After a year and a half of fighting cancer I found myself in deep financial trouble. I had medical insurance. I did not have disability insurance. There was no mention of this situation in your study.
- This was very helpful. I am discussing budgeting with my children and this program will assist me in helping them.

**-This course is an excellent course. It gives a lot of tools that should be common knowledge and shows how to use them. This was well worth the time and money.**

**-Hi I wish I had got this earlier in my life. I have learned the hard way. I have a mental illness called Bipolar that has not helped my situation. I hope now with this program and my medication I will be doing better. Thank you Janet Goss**

**- Thanks very much for the useful & helpful insight.**

**- I THINK THIS IS A GREAT COURSE AND BELIEVE THEY SHOULD HAVE A COURSE LIKE THIS IN THE SCHOOL SYSTEM, SO KIDS WOULD HAVE AN UNDERSTANDING ON WHAT GOALS AND A BUGET ARE.**

**-THANKS FOR THE HELPFUL INFORMATION. I AM SURE THIS WILLHELP ME GET MY BUSINESS IN ORDER.**

**-Great program, Jim was great. Thanks.**

**-Thank you very much**

**-My situation came about in trusting a friend who in turn abused that trust. It was not self indulgence on my part, as far over spending my means. If it was not for this friend I would not be declaring chapter 7, and be paying for this for the rest of my life. I am so sorry for all the troubles I have caused everyone.**

**-ENJOYED CLASS. THANK YOU.**

**-THANK YOU.**

**-I LEARNED TO BUDGET MY LITTLE MONEY I EARN BETTER. TAKING THIS CLASS WILL BETTER ME PREPARE MY FAMILY.**

**-HOPEFULLY LIFE WILL BE BETTER IN THE FUTURE.**

**-VERY ENTERTAINMENT, THANK YOU**

**-SHE IS EXCELLENT TEACH ME A REAL THING HOPE ITS GIVE ME NEW LIFE. GOD BLESS ALL OF US.**

**-The class was great!**

**-Thank you for this wonderful learning tool. It was very helpful in helping us to understand where we are, and where we can be financially.**

**-Thank you very much!**

-I will keep this booklet for future reference. This course is great.

-Thank you, at first I thought oh great, 2hrs on the computer!!! But it was worth every minute.

-A very helpful and positive course. Re-affirmed many of my own beliefs and gave me encouragement to move forward.

-Thank You!

-At first, I thought this to be a waste of time. Although I believe I am very good at managing my money (my bankruptcy was due to forced early retirement) I still learned some interesting material here. Thanks

-helpful

-this test took a long time but it was worth it ....

-THANKS!

-TEACHER DO A GOOD JOB EXPLAINING THINGS

-Very informative class

-Thank you so much. This will help

-this course was obviously designed and implemented during the bush administration for dummies. Amazing.

-it was very long

-i was very interested in this course. i am very appreciative to be able to complete this course. i believe it will be of great help to me thank you.

-thank you!

-this program is very good and would recommend it to people

-Thank you

-I was amazed when I read that you should place your savings amount at the top of your budget, I have used a budget for many years and never have I put this at the top of my list. There were several other things I learned from this course that I can ensure you I will use from here on. This course was very helpful to me and I am glad I took the course. Thank you!

-thanks for everything

- Course was interesting and informative.
- He is a wonderful man. Great job.
- thank you the course has been helpful.
- Thank you!
- Thanks for your help.
- I am very grateful for this class, I have learned many ways to improve my credit and better handle my finances
- Thank you for making the course informative with positive options.
- very good course. ease of taking on line was great.
- it brought me back to the basics
- This information is good for me & gave me a better understanding about credit cards & how they work
- This is put together well.
- The course was very informative and should be required before making life changing investments
- I enjoyed this course and it really helped me out a lot. Thank YOU!
- THIS WAS VERY INFORMATIVE. THANK YOU.
- thank you for everything that i learned however you need to tell people just a little more info about how to get started on how to get started. That is all. Thank You very much. Monica Jones
- Very good information.
- I would like to say I learned a lot of things that will help me get a new budget in order and help me get back on track in time. The course was very interesting, and made me realize I can still get it together, even at my age. Thank you- P. Davis
- THIS COURSE WAS VERY INTERESTING AND HELPFUL. Thank you
- chapter six had me passing out. ugh! insurance! :p
- Thank You!!
- I found this course very educational. I learn quite alot of information that I know will help me now and in the future.

-I think this course was helpful in explaining how to manage your budget.

-The course was well thought out and put together. It was informative and explained a lot about laws I never knew before.

-VERY informative...Wish I knew this stuff years ago..GREAT course!!

-I thought it would be very dull, instead I found it interesting.

-thanks for a great lesson in learning about saving money and putting some aside!

-Very Interesting

-This was a helpful tool for us in aiding us in recognizing what are weak points are and how to address them to achieve financial security. Thank you

-A lot of information in the booklet. Thank you!

-thanks!

-I wish I had taken this course a long time ago. I found it to be very helpful and something that I will use from now on.

-Thanks!

-A great course that will benefit me greatly.

-This course was helpful. Although i have heard about a lot of these Acts and things i was not sure what there were.

-This course really helped me in realizing what I have to do to save money and how to create a budget. I really had no clue how to even start on a budget. THANK YOU!!!!!!

-I have a better understanding of the use of a budget and saving money

-very good and easy to do

-My bankruptcy was caused by uninsured catastrophic medical bills-long term, relocation, death & recovery for 3 family members, but this class is excellent for rebuilding lives and for starting from scratch.

-Thank you.

-I wish I had this course sooner.

-Thank you!

- This course caused me to rethink my finances and my life!

-She gave me a feeling of hope

-Training room was cold

- This course should be a requirement in every high school curriculum and passed in order to graduate. If I had had this course in high school I would be better off financially over all by this point in my life. I had to learn the hard way in learning many of these lessons over a period of 12 years. Almost every topic mentioned I have had a prior negative experience with at one time in my financial life or another because I was not properly educated by the current education system. With the proper tools beforehand one can be much more productive and responsible with their financial life. It is unfortunate that my government supports businesses more than the average person. Better informed citizens leads to a more responsible and productive economy overall. IE: Current real estate bubble repercussions.

-I really enjoyed this alot. It is going to help me make better financial decisions in the future

-This class i believe to be very helpful more than i thought it would be it taught me some things that i need to consider doing in the future.

-I am fortunate to have had the opportunity to take this course. I will apply what I learn to my daily life immediately.

-this was a very well constructed course and format

-tHE COURSE WAS GREAT I DID LEARN ALOT THANK YOU

-Great class i really enjoyed the audio.

-The courses were great learning tools.

-I find this course very helpful. I have more knowledge about managing money and how to budget. I have learned so many things I can put into action for my future.

-IT WAS A VERY HELPFUL COURSE.

-I believe this is a very interesting and helpful course. I have several new things I will try. Thank You! Darlene K. Combs

-Course was very helpful and educational. Thank you.

-I really enjoy the course I took online. I was also able to use the audio part of the program which I found very helpful. I would take another one of your courses again and look forward to implement some of the tools and skills learned in this course. Kevin Eubanks

-this was a good course help you understand the importance of taken care of your credit

-Would very much like to get a hard copy of this course, as I feel it would be useful to have as a reference in the future.

-I found the on-line course very informative and useful. I am 71 years of age and due to circumstances found this to be exactly the information I need to turn my budget, goals and spending habits around to work for me and those who entrust credit to me.

-This program was very good for me and I am proud of myself for only missing 2 questions

-This course was really helpful. I have never used a budget and I feel that we are on course finally with our finances again. However, because of this course I feel that a budget could really help us, and lets us see our leaks. Thank you.

-Thanks for keeping the course simple, I was really worried about taking this course.

-She is very pleasant and informative.

-Excellent Course - Very informative!

-I really got a lot out of this course. He was very helpful and nice.

- Thank you.

-good class

-I really learned alot from the information included in this course.

-This was/is very useful and I am excited that there might be hope for a stress free living. Thank you so much for this and to Megan at the main office for her help and patience.

-This was a wonderful course.

-I found this course very interesting and helpful. I learned how I can start cutting some small expenses and start saving money. I think that more people should take this course as it is really helpful.

-This was a very helpful course. I wished that I would have taken it before I had to file bankruptcy.

-Thank You, Good Course

-This course was very useful and easy to follow.

-thank you

-He put a topic hard to understand into real life basis he gave many ideas and stories that could help us in life & finances.

-I wish I could have been given this information as a required course. I especially like the budget: taking out 10% first. It feels good. Will give to all three of my children.

-This book should be read before credit cards are issued.

-"It was very helpful the book and the counselors were patient and caring."

-excellent course

-Overall, good course material. Thank you.

-Thank You

-Excellent course.

-I really enjoyed the course. The only things that I really wish there would have been more information about would be retirement and savings.

-This course was very informative. I just wish I could print copies of all the chapters so I could refer back to them.

-The facilitator had a pleasant voice and the audio plus visual definitely made the material easier to understand. I definitely have a better understanding about options in dealing with my finances. Thank you and have a good day.

-thank you

-Thank you for this course.

-Although it was a little long it was a very good course. I learn a lot from it and I work in the collection business. Thank you.

-I thought this course was very informative. It showed me perspectives on money and budgeting that I have never been told or practiced. I will use the things taught in this course. Thanks for the help and the encouragement!!!

-Thank You, this has been a hard time for me, this really has helped to clarify and to ultimately meet new goals.

**-I have been very impressed with this program and I have learned alot. Thank you for helping me to learn how to handle my money.**

**-I think this course will be very helpful in the present and future with getting my finances in order and keeping them their**

**-The course was very helpful and informative. Thank you.**

**-This was worth my time. Thank you.**

**-Learned a lot. My wife and I will be sitting down this evening to work on our budget.**

**-The audio option was very helpful in connection while reading the material.**

**-I thought this course was very helpful and informative to my situation. To be able to do this on line was great.**

**-This was a VERY helpful course. It also let me understand that I am not alone in being in debt. At the completion of this online course, I am determined to develop a budget for my household, stick to it and to pay my credit cards off completely! Thank you so much!!**

**-This course for me will help me out a lot**

**-The course was very easy to understand and helpful. Completing the course on-line was great. It allowed me to complete the course at my leisure, I have young children and distractions are inevitable. Thank you for your help.**

**-Very Helpful Course!**

**-THANK YOU FOR A WELL INFORMED COURSE. I AM FIRED UP TO GET THINGS MOVING IN THE RIGHT DIRECTION.**

**-thank you i learn so much**

**-I FOUND THIS COURSE TO BE VERY INFORMATIVE, AND HELPFUL. I ESPECIALLY LIKED THE OPTION OF HEARING, AND NOT HAVING TO READ EACH CHAPTER.**

**-This course was really helpful for me, I never realize the importance of getting a budget to help me to manage my money until know. Thanks so much for all your help. Sincerely**

**-This course was helpful. I learned how to budget my money better and it will help me make better financial decisions.**

**-I really learned a lot with this course and it will be very helpful to me**

-Thank you so much for this course. I can see the hint of light at the end of the tunnel and can see our family moving closer to financial success now!

-This was really good I learned alot about budget and how to work on that .Thank you

-I have learned alot from this, Thank you!!!!!!

-Thank you for this opportunity to take this lesson. I learned very much. This comes at a good time at the beginning of new year when we are setting up our new budget and savings plan. I am always open to any advice, etc. I can receive to make our lives better. Thank you again.  
Marge Biller

-Very help full.

-This course took a long time but we both learned a lot of things we did not know, I enjoyed having the option of doing it online.

-great class, very helpful, thanks

-I thought it was a very informative course. I was glad I took the course. Thank you!

-Thanks!

-OVER THE PHONE HELP "C" was very polite and helpful!

-A good course. I know it will help us in the future.

-I find the course informative and enlightening, I could have used it years ago. It should be required in high school!

-I liked the spreadsheets that I could download. I have saved them for my personal use.

-The course was great and helpful

-I really appreciate the fact that this course is available on-line. It was nice to be able to complete this in the comfort of my own home. We called FLR, and they were VERY HELPFUL!!

-This was very good information that I will be able to use for the rest of my life.

-This was a very helpful course, and I know it will help me to get my finances back in good shape.

-Thank you for the opportunity to complete this online.

**-I feel this test was very helpful and I learned and will remember several things that I did not know before I took the test. Thank you.**

**-I need this and it helps me allot thank you**

**-Very informative and very easy to understand. Covered many areas that will be extremely helpful to me in the future.**

**-Very good lessons. Thank You for so much information about credit.**

**-THIS WAS REAL HELPFUL ESPECIALLY ABOUT THE BUDGETINGS AND GOALS. I WILL INSTITUTE THAT INTO MY DAILY LIFE. THANK ALOT**

**-I have found this to be most helpful and the staff member I spoke with on the telephone to be knowledgeable and pleasant. Thank you.**

**-My situation was caused by trusting my accountant ex-husband with my finances and not realizing he was a true con artist. When I did my own finances, I was always on time, paid full amount, and did not purchase more than I could afford. I have no idea what he did with my money. My life lesson is to not trust anyone with my finances.**

**-He was very good at explaining things. Thanks**

**-I think he explained the course very good.**

**-KEEP UP THE GOOD WORK. THANKS!**

**-This is an excellent course which should be given to the young and reviewed every so often as you go through different stages of life.**

**-THE CLASS WAS VERY EDUCATIONAL AND THE TEACHER WAS GREAT TO HELP WITH IDEAS AND EXPLAINING EACH QUESTION. GREAT CLASS. THANK YOU**

**-An outstanding program and very well presented. I just wish I had taken it much sooner.**

**-I AM GLAD THAT I WERE IN THIS CLASS TODAY, I LEARNED WE NEED TO MAKE A BUDGET AND USE MONEY WISELY TO SAVE MONEYBECAUSE OF FLEXIBLE THINGS COULD COME ALONG THAT I DO NOT EXPECT.**

**-This course was very easy to understand and was convenient due to being on line thank you.**

**-THIS CLASS WAS VERY HELPFUL FOR ME FOR REACHING MY GOAL TOWARD FINANCES.**

**-I WILL BUDGET MY SELF FROM NOW ON EVERYTHING I LEARNED TODAY WAS VERY HELPFUL.**

**- I BELIEVE THIS COURSE WILL HELP ME AND MY FAMILY CORRECT OUR MONEY ISSUES. AND GET ON TRACK WITH A GOOD BUDGET**

**-The course was beneficial to us for future financial planning.**

**-Learned a great deal by taking this online course. Should be a course given in high school or college. I think it would help someone who is graduating either from high school or college.**

**-I want to Thank You for making this so relaxing and stress free to complete! God knows I have been through some very hard times for the year of 2007. Even during the middle of your "change over", your staff is excellent! Now it is 2008!!!! I really feel and believe that "THINGS WILL BE GREAT IN 2008"!! Thanks again!! Sincerely**

**-This test was kind of scary at first but once I got going it was alright.**

**-The course was very informative and hopefully, will help me in the future.**

**-Great session, thanks for offering this on-line.**

**-Thank you I really did learn quite a bit from this course.**

**-TEACHER WAS VERY WELL PREPARED.**

**-This is a great program. I really learned alot and I know that I will be able to get my finances back on track. What a positive feeling I have now, I do believe I can and will do this. Thanks so much**

**-I LEARNED MY LESSON. I WONT BE DOING THIS AGAIN.**

**-THANK YOU!**

**-GOOD CLASS.**

**-THANK YOU!**

**-GREAT CLASS. EXCELLENT TEACHER!**

**-I really learned alot from this. Thank You!**

**-EXCELLENT PROGRAM, TEACHER WAS WELL PREPARED!**

**-SHE WAS EXCELLENT! AND KEPT THE CLASS MOVING AT A GOOD PACE.**

**-great course and Kent was wonderful**

**-Thank You for helping me**

**-THIS CLASS WAS VERY HELPFUL IN EXPLAINING ABOUT THE PROBLEMS OF BUDGETING MONEY.**

**-GREAT CLASS, SHE ANSWERED ALL QUESTIONS.**

**-VERY GOOD CLASS!**

**-SHE IS EXCELLENT!**

**-My husband and I were thankful, to read and undergo this!**

**-it was a great online course**

**-I enjoyed the course, very helpful.**

**-I was helped on the phone today by one of your representatives, who in my books went beyond customer services-----need more individuals like him. He made my day when I thought something else could go wrong, he ended it on a good note. thanks**

**-this course was helpful to me**

**-Should have taken this course after losing my job after 32 years and my wife becoming terminally ill.**

**-This course gave me something important to think about and I will be more careful in the future with my money.**

**-I found this very helpful, however i wish more investment information was available.**

**- I am glad to have taken this course. I wish I had done it years ago.**

**-This is the most educative course I have taken in my adult life. Wish I had this information when I first came to America eleven years ago, would have definitely avoided bankruptcy. Well done!**

**-Well worth the time. Thank you.**

**-I wish I had this book & took course years ago. I know that I could not save as I had no goals.**

**-Very informative**

**-Thank You for having an easy to access, navigation friendly, and informative site. i consider this information tools for my success to Money Management. Hopefully one day this course will be required for high school students entering the real world. Thanks-a-million\$**

-I learned alot throughout this course, things that i never knew, which will help me in the future. Thank You!

-As someone in the mortgage business, I know better and should not have gotten into this situation in the first place. I deal with customers every day who find themselves in situations and do not know how to get out of them. I think it would be helpful to have everyone take a class like this. I see people who struggle to pay their bills on time, do it and still have low credit scores because they owe a lot of debt. There should be a way for them to take this course, prepare a budget, submit it and then have it positively increase their credit score because they took the time to do the education and prepare a budget. I think that it would be in the credit card companies best interest to have customers take this type of course.

-A very good, clear and concise course.

-The program is very slow and kicks people off without any warning.

-Thank you for allowing me to take this course on-line.

-I would like to thank everyone who is/was a part in this program. As I fell I understand more about where I went wrong handling my money, and finances. I will have a budget worked out after I find out what my outcome is from bankruptcy. I do feel better about the future. Thank You

-Thank you, very useful information.

-This was very helpful. I have printed out the various forms and I will be using them to bring my life back in order.

-It was very helpful to be able to print out each chapter which I will put in a binder and keep close at hand. I will be referring to this guide often.

-Thank you for the convenience of an online course

-As my husband previously stated, "We only wish that we had taken this course sooner. It showed us all the mistakes that we have made through the years.

-thanks

-i learned lots of things in this course that will be helpful to me when i am able to start re-establishing my credit.

-Very nicely done, impressive and constructive, helps to focus on the real issues at hand and offers good suggestions by way of example

-this course was very helpful.

- I found this to be a very enlightening and eye opening course.
- i was very happy with what i learned in this course. some things were a little hard to understand some of statements.
- Very helpful
- This program was very helpful.
- Thank you so much for the helpful advice, and I look forward to implementing many changes to my routine.
- This course was very helpful. My goal is to make a budget and stick to it. Think before making a purchase. Thank you for all the information and the tools to keep me on the right path.
- I really enjoyed how easy this was to understand. the Audio was also a great help. I read along while i was listening which helped me to understand better.
- The printable budget form is great. I plan on using it immediately. This program offered great information to help me get back on track with my credit. Thanks
- I went to do a lesson print and the course timer stopped so I had to bounce around the course for a long time to record time. The course recorded the quizzes that I took but not the time.
- This is a good program for everyone
- Great Job!
- very helpful. seemed like i found myself in alot of the situation. but now i have a better understanding, knowledge and tools to improve myself, money and life. thanks.
- I dreaded this class and put it off until the last minute, but it was actually very interesting. The word "budget" has always sounded like a drag, but it actually seems like an exciting way to reach my goals.
- Thank you so much for having this available.
- thank you and God bless
- This class was extremely educational and an inspirational tool I think everyone should take in school and beyond. Thank You for offering this class.
- Thank you very much for this service.

-This was a great learning experience, I do hope that I can rebuild my credit. thanks

-I thought this course was very informative. I learned alot of useful information. The listings for the different agencies will come in very handy. Thanks

-Thank You

-Good program for consumer debt. not so useful for Business debt Ch-7 which is my situation.

-This course wasn't as bad as I thought...I actually enjoyed some of the information which some is new to me...very useful information that everyone should at least try to use...

-i feel that this course will help me in fixing my money problems and it will help me get my life back in order thank you very much

-This session opened my eyes on spending money and how I need to evaluate my spending habits.

-This program was very helpful to me...Thank You

-Thank you for providing the course.

-i have learned alot from this program.

-I enjoyed the course and was easy to take.

-This was a very informative course; very straight-forward and easy to execute on-line.

-I really learned alot today, and I will use it in the future.

-They were very kind and professional to me during this very difficult time.

-Good information was provided to help with budget in future.

-This course was a blessing to my life. I wished this advise came a year sooner. However the information will last me a life time.

-Overall very beneficial

-i loved the program i grew tired but stayed with it the whole 2 plus hours and it payed off i made perfect score i am proud of myself i felt i made a big achievement towards bettering my financial situation and learned so much thank you i now know i can work towards my goals get

my own place again and feel independent and possibly succeed this time i have fresh new start, thank you

-Great information! I think these courses should be taught in school for all kids of grade school age and in high school. It should be required!

-I wish I had taken this course 20 years ago.

-EXCELLENT COURSE

-I learned a lot from this course.

-Thanks for the information.

-I found that the class was very helpful. I now know how to set a budget that will fit in my lifestyle. I think that all young couples should take this class and it would save many a lot of worries and money in the long run.

-It was a very good course. I never thought of a budget as a meaningful, useful tool, but something used by people who had trouble managing money. Instead, it is used for the opposite, that is, it is used by smart consumers who are aware of what they spend and who keep track of their spending. I also liked the point about savings. I never thought about listing savings as a priority, but rather something I would hope to see as a surplus at the end of the month. Unfortunately, it never worked out that way.

-Thank you for a clear understanding of managing money and for the opportunity to do the course online. It was very convenient. Linda Larsen.

-VERY HELPFUL INFORMATION

-I did not think that I would learn anything, that this was just a formality, but I wish I would have had some of these lessons taught to me when I was in grade school. Thank You

-Thank You

-This course was so informative. I wish it was required in all High Schools. Also in the colleges for Seniors. I learned a lot of information that would have been helpful by the time I graduated from High School.

-Good Program!!

-I really felt that the course was very beneficial and now realize the importance of having a budget in place and setting realistic goals that are attainable and flexible.

-very good informative course!! Thanks

**-this should be taught in high school...required...Would have helped me ALOT thanks**

**-Thank you**

**-i was helped out a lot concerning rebuilding my credit since i have recently filed bankruptcy and i am going to use all that i have learned to make my life of credit a whole lot better**

**-very good class**

**-Thanks**

**-Thank you**

**-Thank you and I hope it will help me improve my money and life.**

**-The program was helpful.**

**-I found this class to be very helpful to me.**

**-I hope to use this valuable information to get back in control of my financial situations and creating a budget, along with setting goals for myself.**

**-Thank-you**

**-OUTSTANDING COURSE**

**-This course is very helpful and has wonderful tips. I only wish I had this teaching before I had to go thru a bankruptcy. Thank You**

**-very good**

**-Good course. A little too much detail in some areas. Should be taught in the public schools, would be good for young people.**

**-thank you**

**-He was very patient and explained many things to us. I have a greater understanding of my finances.**

**-thank you**

**-Good information that I will use in the future.**

**-The course was very helpful. I learned a lot of tips that I can use to help put my finances in order.**

-I appreciate this program and all the assistance provided to me by LSS. What a gift to live in a city with people that can lend a helping hand when you feel you have no place else to turn. Thank you.

-I found this very helpful and I truly believe if this course was taught to kids in school before they start trying to build a credit history there might be fewer problems later in life.

-I HAVE MORE OF AN INSIGHT TO HOW I WILL ESTABLISH MY CREDIT TO WHERE IT WAS BEFORE MY BANKRUPTCY. I KNOW NOW WHAT NOT TO DO IN THE FUTURE AND AM MORE EDUCATED BECAUSE OF THIS COURSE.

-Thank you!

-This course was very helpful. I am now convinced that I can and will be able to follow a budget.

-You should reconsider the length of time involved in taking the course. It should be based upon the length of time it takes to complete the course not strictly 120 minutes...

-Course was very helpful and kept my attention... Thanks!

-I wish I would have taken this course years ago. It has really placed things into perspective.

-Thank you. I have learned alot of good information.

-hE IS PRETTY GOOD

-This class was very informative. Mr. Harper was engaging and knowledgeable in the field of money management.

-I really enjoyed the class program

-THank You

-Very impressive and knowledgeable.

-Very knowledgeable

-this was a great course to take on line.

-Thank You

-good class

-I am more motivated to manage my finances more responsibly. Very informative class. Teacher was great!

**-this class was very helpful. thank you**

**-This was a very informative course and has given me a different outlook on taking control of my personal finances**

**-Good information**

**-This course was excellent!!! I am going to write to my State and Federal representatives to suggest this course be required for high school seniors and/or college seniors! I am so impressed...thank you very much for all this outstanding tool.**

**-I learned a lot from this course.**

**-Thank you**

**-Very informative and useful! I wish I learned this material earlier in life.**

**-It was helpful.**

**-Thank you very much.**

**-Good class.**

**-I have learned a lot from this course. Look forward on living a debt free from now and on.. Thanks for the course.**

**-THIS WAS A VERY HELPFUL COURSE. THIS IS A COURSE THAT SHOULD BE OFFERED TO ALL STUDENTS IN HIGH SCHOOL AND COLLEGE.**

**-THIS TRAINING COURSE WAS VERY IMFORMABLE, AND I FEEL THAT DUE TO THIS I WILL BE ABLE TO MANAGE MY MONEY ALOT BETTER.. THANKS LAWANDA S. CALHOUN**

**-I want thank you for helping feel like I was not a failure. But I want a special thank you to M for not hanging up on me for my many calls today I feel that she help me thru some rough edges today. M, you are my Special Angel! I have begun to heal myself today as a person and so I was the student and now I will be the teacher with my new wealth.**

**-This course was the most informative program I have ever taken. Everything clear and understandable, using language everyone can understand.**

**-I think the program is great. I only wish I had read this book years ago. I is a great help and will get a copy. Thank You Dwayne**

**-I learn a lot from this course.**

-Thank you for all your help on the phone. I now have a better understanding of managing money. Thank you

-this course was very helpful. thanks

-I learned alot. I liked that I could go back and read something I didn't quite get. Being lectured to is boring and I would lose interest. I liked the online program with my busy work hours and schedule changes. Thank you

-Very helpful , Thank you.

-I really enjoyed listening to Jim. I could really relate with him. he gives some great ideas for saving money.

-Very helpful information in reading material. Thank you for being so convenient.

-Thank You

-Very helpful

-The teacher was very understanding and polite.

-She was most understanding and bringing out the main points to think about and strive toward your goals.

-A VERY INFORMATIVE PROGRAM, THANKS !

-Thank you for the program.

-Thank you for the information.

-Thank You

-This is great information. I totally believe courses like this should be taught in every school house in America...grade school up.

-Very interesting and informative.

-Teacher very good

-She was very helpful and nice. Very knowledgeable.

-She did a great job! Too me there just needs to be interactive and Q & A

-I would recommend this to others

**-Thank you, the course helped a lot. I have been working with a budget for the last several months, and this course gave me some additional important information.**

**-I do think that 2 hours required is too long, I could have done it quicker, and still able to go thru all the chapters and test.**

**-thanks!!**

**-Thank you for this chance to learn from my mistakes. This gives me hope for the future**

**-Great course!**

**-This was a very worthwhile course. Thank you.**

**- the course was very helpful and I learned a lot.**

**-There was a lot of additional information that was very useful that I did not know it was very helpful**

**-The teacher was very nice.**

**-She made everyone comfortable and easy.**

**-Thanks**

**-A little Scary at first but once I got into it and learned the easy to follow flow, I really did alot better then I have in any course I have ever taken.**

**-I have budgeted for 40 years or more**

**-Teacher was well prepared and helpful**

**-I HAVE LEARNED A GREAT DEAL AND I FEAL READY FOR THE FUTURE!  
THANK YOU SO SO MUCH**

**-She was very good and nice. We learned a lot from her. We like her very well.**

**-She was very helpful to us and she was very nice and good too. She did a good job.**

**-THIS COURSE WAS SO WONDERFUL TO LEARN FROM IT TAUGHT ME THING THAT I DIDNOT EVEN THANK ABOUT HALF OF THE TIME LEARING HOW TO SAVE MONEY AND STOP SPENDING MONEY ON WHAT I DONOT NEED.IAM GOING TO DO A LOTS BETTER WITH SPENDING I WILL THANK TWICE BEFORE I SPEND ON THINGS I DONOT NEED.SO**

**PRAY FOR ME AND I WILL ALSO PRAY THE LEADERSHIP OF THIS CLASS AND OTHER THAT GOING THROUGH WITH ME.**

**-He was very nice and helpful and a joy to spend time with.**

**-I learned things I never even knew about credit cards!**

**-THIS WILL HELP ME SO MUCH THANK YOU**

**-I learned a lot from Ray it was a very learning experience**

**-Good advice. Very informative. Will set goals and budget wisely.**

**-Great Class. I wish I would have had this information prior to my bankruptcy.**

**-Overall, very informative and good educational program**

**-At first i thought this would be a waste of time but after taking the time to go over all of the chapters i feel i have a better understanding of how to budget my money and keep my credit in good standing.**

**-Very informative and easy to understand. I would recommend that everyone should be informed about something so basic, yet so important.**

**-Excellent subject matter! Time well invested.**

**-Course very helpful.**

**-I found the money in Motion Class To be very helpful. I think every high school should offer a course like this. Maybe people would have a better understanding and would be better able to help themselves and plan for a good future money wise. The earlier in life that you learn these tips, the better off you will be. Thank YOU**

**-Some of the information I sure could have used when we purchased our last home. There is a lot of things while doing this course that helped me in areas. I have no intention of ever getting to this situation again and intend to take things I learned along with me. A budget is something I will have to get used to doing. Thanks for the help.**

**-This should be taught in school from the beginning, so we can really learn as we grow. Some parents are not knowledgeable enough to teach their children the important factors on saving money and budgeting. Thank you for the knowledge, it shows you, You can teach an old dog new tricks.**

**-This has really helped. It is amazing that even at 51 I could still learn things. I never want to get to that point again with credit cards and have no intention of ever having another one. They have been nothing**

but a curse to me. Using a budget and writing down every time I spend even 50cents is going to take getting used to, I am so used to just spending when I want to. But a budget is definitely going to be made and used. I may not have any goals right now but down the road I might have something I will need. Thanks for the help.

-I appreciated the value of this program. By incorporating the procedures outlined in the program, I feel this will improve my financial situation now, and into the future. Sincerely, Robert Douglas Sheppard

-I enjoyed completing this educational program, and I would advise others to participate in this program in order to gain more insight into budgeting and goal setting.

-A thorough & useful program. Thank you.

-This course was very informative and in having the pre-test and chapter tests ready me for the final test.

-THANK YOU, I THOUGHT THIS WOULD BE VERY REDUNDANT IT WAS VERY INTERESTING AND I LOVED THE AUDIO~!

-this was a very helpful program.

-Going over this course I do believe will help me in the future by doing up a budget and sticking to it. I am tired of paying my bills late and then incurring late fees. It gets you no where including not being able to save for retirement or a house, something that is important to me.

-This course made me aware of things I needed to improve on.

-Very Impressed

-THANK YOU , THIS CORSE HAS BEEN VERY HELPFUL AND MADE ME THINK A LOT ABOUT MY SELF.AND I WILL DO A BUDGET

-THANK YOU FOR THE EDUCATION COURSE MAYBE I CAN TEACH ONE DAY.

-Excellent course. Great, easy ideas that make cent\$.

-Very Good!

-Great class-learned more than in economics class.

-Good explanation. Good teacher.

-This course was very informative. I think this type of course should be taught in middle and high school at the very minimum.

-Thank you!

-very informational and helpful

-Great Class! Very Informative!

-Thank you

-thank you,

-Thank you for a great training course.

-Great course and very helpful.

-Well designed program...

-Thank you

-thank you for your help i see the light at the end of the tunnel now that i had completed this course

-This course was very eye opening and gave me a great deal to think about and to work with.

-The class was excellent

-I really learned a lot today- it was great to re-remember -what I had forgotten-or did not know. Thank you

-It was a good and interesting 2. something hours of interesting information that I will e able to use in my future. THANK YOU VERY MUCH AND HAVE A GOOD DAY. GOOD JOB!!!

-THANK YOU

-I found this course very helpful in helping me avoid the mistakes I have made in the past regarding my credit spending.

-good course just didn't need all the examples like, jake went to the store and bought milk.

-this was very informative and helpful

-This program is convenient and I printed out all of the chapters. I made a folder and will refer to the information periodically. I have learned at about things that I never knew and this information is important to my future with obtaining assets and budgeting. This course is truly important on any bankruptcy level. Thank you

-I want my money to make motion. Anything is something. Thank you

-Thank you so much! This was a valuable tool for me. I had to complete this prior to the 14th of January so that my bankruptcy would be discharged, it was very convenient. I would appreciate it if my certificate is directed accordingly so as to be timely to the state. Thank you again.

-thanks for the knowledge

-The course was helpful and easy to understand.

-thanks

-This was very educational for me. I wish they taught these things in High School for the students and not just a 2 hour class but a yearly class would help for our future generation. Thanks

-I really learned a lot regarding budgeting my money. Hopefully, this will help me in the future.

- Thank you for a lot of good advice. Greg Wright

-I THINK THIS MAY HAVE BEEN A REAL EYE OPENER AND LIFE CHANGING COURSE FOR ME.

-Very informative course

-Although I thought I was aware of what was going to be in this training. I was pleasantly surprised at how much I was able to learn and be able to use to help me get back on the right track. I was afraid I would be bored with the material as well but found that the time went quicker than I thought and was actually able to stay for the whole time. Thank you I am looking forward to my next steps in a debt free life.

-At first I was worried I might be missing something because my audio sound on my computer is broken. This was very helpful and interesting. Thank you

-Thank You.

-I find it hard to concentrate on what I am reading so it was very helpful that there was audio for me to listen to and follow along it made me understand everything better and quicker. I really think this information will help a lot ..... Thank you

-I have learning disabilities/reading comprehension problems. Since this course had an audio narrator, it was helpful for me to listen and read along as well. The course was more interesting than I expected. Having financial difficulties is scary and depressing, but this course gave me useful information and hope for a better future. Thank you!

-VERY HELPFUL, THANKS

**-I have better understanding of how to manage money and how to reach my goals Thank you for the help Gregory V Morris**

**-Course was very helpful. I now have ways to control and monitor budget. I feel that course gave me insight on how to live successfully in budgeting.**

**-I really enjoyed what I read and found it to be extremely helpful in my life.**

**-Thank you very much for this course. Please make sure I receive a copy and that my lawyer receives a copy on Monday. It needs to be filed by Wednesday. Thanks again. It was very informative.**

**-THANKS**

**-Great course.**

**-I was hoping there would be more information on rebuilding credit since this course is required for those who have filed bankruptcy.**

**-was a good course**

**-Thank you for this course. I feel it will be very helpful.**

**-This course has enlighten my way of thinking about money and how it is taken care of maintaining everyday tactics of every day living, my goal of taken this course on line is learning how to budget money and also saving for things i would like to have in the future. the overall point making life simple and better.**

**-This program was a good start for me to get back on track.**

**-Thank you for all the tips. I do not want to be here again.**

**-This course should be taught during high school. The information is incredibly helpful!**

**-Thank you so much I have learned so much from this course. The GOAL card, I was most impressed with and I will use this in my every day life, to change the way I have done things in the past. Thanks to D also for her advice on the phone with my original course, words of encouragement mean everything right now during my starting over. Your company is top notch!!!! Thanks, Sheila Higdon**

**-I liked this course. Thanks!**

**-This was very helpful to me thank you.**

-I want to thank you for this great learning experience. It will definitely help me in the future.

-I believe that this is a relevant program for anyone who is starting over financially. The program offers guidance and ways that you really can get along without credit card. I have found that a budget is a must and that it takes a lot of discipline to reach your goals. A goal card in my wallet will definitely help to prevent me from buying things on impulse. Thank You.

-Thank You For Your Help!

-Now that I am 68 Years old and retired on a fixed income; And having to file Bankruptcy to get out of too much debt! I wish that I could have received all this information several years ago. Thank You!

-I chose this company first, it was certified, second it was local. The staff that I spoke with over the phone was exceedingly polite, helpful, and knowledgeable. I would definitely recommend this company to everyone wanting to better their finances. Thank you

-very enlightening course--should be mandatory to get marriage license

-course was very helpful

-This is a great program, more people should know about it. Thank you for the help.

-it helped me a lot on what all the acts do for a person and on a more better budget thanks a lot

-**"TEACHER DID AN EXCELLENT JOB. THIS COURSE SHOULD BE REQUIRED AT A YOUNGER AGE (SCHOOL)!!"**

-**"VERY HELPFUL"**

-**"THANK YOU FOR YOUR TIME"**

-I am afraid I may be too old to make a substantial saving for retirement, as stated some is better than none.

-Thank you for the good ideas in this program.

-Very Helpful. Worth the time and Money.

-thank you for your help

-Thank you.

-Thank-you

**-I was surprised at how pertinent, helpful, and interesting this course was. I truly do appreciate it and have learned from it. Thank you very much.**

**-Thank you so much for a very easy to understand class, which was so nice to do online!!! I will use all I've learned in the future!!!**

**-Thank you. This was alot of valuable info..**

**-This course was very eye opening.**

**-I never knew about this information and maybe if I had I would not be in the debt that I am. I never know about mortgage and if I had of known I would not be owning more for my home then what it is worth. I am so glad that I took this course. Thank you**

**-Thank you, Jeff Sharp**

**-I THINK THIS CLASS WAS VERY INFORMATIVE AND WILL HELP ME IN THE FUTURE AVOID MAKING THE SAME MISTAKES WITH MONEY THAT I MADE IN THE PAST.**

**-i really learned alot from this course even though i was apprehensive about sitting down to do it. i especially was encouraged on the section about learning how to set goals.**

**-GREAT CLASS**

**-I cannot thank you enough for your HELP! Thank You Thank You Thank You Thank You Thank You Thank You Thank You. . . . Linda Barth**