

MIM Quotes from March 28, 2006 to May 5, 2006

-I LEARN HOW TO BUDGET MY MONEY AND HOW TO DEAL WITH MY FINANCE

-I HAVE LEARNED A GREAT DEAL FROM THIS PROGRAM. I THINK IT WILL HELP ME IN THE FUTHER.

-We wish this or something like this could be available to help us before we get to the point of filing bankruptcy. Like a course for the elderly and a required course for students before they graduate, they require family or parenting classes. What better class should be required than this. My daughter even learned things. Thanks

-Thank you for offering a program for people to better understand their finances in such an easy way. I think that ANYONE who would take the time to do the course would have a greater understanding of their own finances. I truly THANK YOU!!!

. The education will be very helpful to me.

-This is a course that should be given in college and possibly to High School students prior to graduating.

-This was a worthwhile course.

-I WILL USE THIS FOR MY ENTIRE FAMILY. THANK YOU!

-THIS CLASS WAS VERY HELPFUL!

-THANKS

-Most of the goal and saving stuff were things I had done before I got credit cards. For some reason I let my guard down and this is something I won't do again. Thanks.

-This information was very helpful and is very true to life. I will apply these lessons to my everyday lifestyle. thanks

-THANK YOU for offering this online. It was very convenient for me. I am very excited about putting this knowledge to good use. I do not want to ever be in this situation again! This was all very useful and helpful to me.

-Thanks!

-This course has made me more aware of the importance of making and using a budget. It gives me hope for a brighter future and making more informed decisions. Thank You.

-I was dreading taking this course, but I feel like it is going to be helpful for me in the future, and I learned quite a bit and took lots of notes to look back on for future use.

-This was very informative and I will apply this to my financial future. Thank you very much.

-Very informative course

- This was a very informative program. Thank you.

-It was all very helpful, I am sure it will help me in the future. The counselor was very good

-CLASSROOM TIMES ARE LIMITED BUT I LIKED THE ADVANTAGE OF BEING ABLE TO TAKE THE COURSE ON LINE.

-Most helpful part of the workshop was the Budget Forms

-Already knew most of information - Pretty common sense - My bankruptcy was due to situation out of my control- A budget would not have helped!

-All Great

-Most helpful part was the importance of budgeting. All information was helpful. The class was very informative and Misty did a great job in explaining everything

-The instructor was really a nice person. Thank You

-Most helpful part of workshop was budgeting

-Most helpful part of workshop was understanding CC and goals on budgeting

-The instructor was very professional, & helpful to my needs, very proper in her teachings

-After doing the course I have learned and understand a lot. It was very helpful.

-I have found out that I really need a budget in my life, and I will start one immediately or at least start tracking my spending so that I can set an accurate budget and I have learned from my mistakes.

-The course was a pleasant surprise. It was easy to read, informative and most useful to ensure I have a successful financial future. Thanks for adding this as a requirement to filing bankruptcy. In the long run it will have many people.

-Very useful information I didn't know before.

-thank you

-I really enjoyed this course.

-we would like to have copies of this course so that we have on hand the tools to

implement in our financial lives. thank you

-THANKS FOR THE HELP, I WAS DUE

-I found this course very helpful, and I am glad that I did the course. I know this will help me greatly and see where I was making my mistakes with my money.

-THANK YOU FOR THE INSIGHT. THE COURSE OUTLINE WAS EASY FOR ME TO GO BACK AND FORWARD. I LEARNED ALOT ABOUT MY FINANCES.

-I learned a lot and will be starting a goal list today. Thank you for the easy layout of this course.

-Thank you!

-This class will make a change in my life and budget. I have learned a lot from this class.

-I learned a lot!

-Very helpful.

-my comments would be that I have learned a great deal by taking this education class course on-line.

-I truly thank you guys for your support and help with this difficulty time I am facing. I thank all of you!

-The course was good I learned a lot. Thanks

- Very good program.

-This was a very helpful program.

-learned several things

-Definitely a plus in helping me reorganize my self, my life and my finances.

-I really enjoyed this course. Although, it was for a short time, the things that I learned are very useful for me and I would recommend this course for everyone.

-I found the program very helpful and will use many of the principles to manage my finances in the future. The materials were easy to read and understand and the instructions were very clear.

-thanks, I learned a lot, I didn't know before.

-very informative

-This is the easiest and most informative course that I have experienced. Thank you

so much and keep up the good work.

-Most importantly I have learned the importance of setting goals. We have had budgets time and again and each time they have failed because we had no real purpose in mind other than budgeting our money.

-Though some of the information I read here I have already known, I understood it better by taking this online class because it re-assured me a lot of concepts. Thank a lot, I did learn something good....

- I loaned my children a large amount of money. Parents should never loan to family or friends without a notarized contract Thank you

-I can honestly say I thought this would be a waste of my time. But after having taken the course, feel I am so much more prepared to keep track of my finances. The information was very useful and the examples helped me see the more "personal" side of the situations. Thank you!

-very informative

-A helpful tool to help me get back on track with paying bills and starting a savings.

-I read the material when my husband did the program right before I did.

- I learned to be on a budget and stick to it Thank you

-This was a very good experience for me and things I thought I knew, I really didn't know as much. It was a very good course.

- -I found this course very helpful it made me realize where I need to make HUGE change and how truly having a budget would benefit me ..I must say I was really impressed at how much I learned.

-I learned more about signing contracts and will be more aware in the future before I sign anything.

-thank you

-Thank you.

-really helpful with good, basic ideas. I really liked the outline for the filing system everyone needs.

-Everyone has been so helpful in helping me to come to terms with what I must do to never have this happen to me again! That is to create a set of goals, draw up a budget and work hard to keep on track. Thank you.

-I will use the information in the program to reestablish my credit. I found the information useful and relative to my situation.

- wow, I've learned I can have more if I budget my money better. thanks
- This course help me to look at my budget better and helped explain certain acts and things I should do and things that I should stay away from.
- Enjoyed it and found it very helpful
- I have learned a lot that I did not realize. Thank you for the opportunity to take this class on-line. With my job it is hard to get off during the day. Thank you
- this course was very enlightening for me. I learn things that I did not have a clue about. Thank for a lesson well learn.
- I will be returning to get professional help in setting up my personal budget. I understand I do need more help in this area.
- I think this course will help many people. I did truly learn from it myself.
- It was very helpful. Didn't know a lot about the budget. Seems more simply when looking at the forms.
- It was very helpful to me.
- Not programmed correctly. Must be able to return to each lesson individually.
- I learned helpful information regarding credit cards and services available to me.
- thank you for your help through this entire ordeal and for getting me through so quickly please fax my certificate
- We will work out a budget. Thanks for the help.
- The info was very well explained over the phone. Both ladies voices were clear and friendly over the phone. Thank you.
- Very helpful. Thank you.
- My test scores improved from page 6 to page 67 after reading the book for the second time and hearing the class taught by the instructors.
- Learned a lot. Was very helpful. Thank you very much.
- Thank you for all the information. It will help me, my credit and life again. Everyone I contacted was courteous and helpful.
- This course was very helpful I have learned things that will help me in the future. Thank you!!
- I am appreciative of having to take this "test", and I want to thank the "test people" for making it possible and for having it online. I learned from it and made

copies for future references.

-I really enjoyed the course and it will help me make better decisions in the future.

-easy to comprehend and information that is useable by anyone; answered some questions I have had about loans and insurance that I have never been able to get a straight answer from previously;

-I liked what I learned and will use the information in all future purchases.

-In completing this course online I have learned that you do not have to have credit in order to look good to impress friends and family... I have also learned that for some people it is a bad idea to have credit cards. This course has helped me rethink my spending habit...

-I do believe this is going to help me out. For the longest time I just figured if I had the money I would be able to take care of it. And if I didn't have the money then I was up the creek. This helped me figure out that I do need a budget. And taught me a thing or two about setting goals. Reading the stories about the other people within the chapters gave me a bit more motivation to achieve my goals and I know for a fact one day I will be one of those success stories.

-I learned a lot of information that I didn't know. I will use this information to prepare a budget and keep track of my goals. I thank you for the opportunity to review and answer these questions that definitely affect me in my life and the financial situation I find myself in.

-good information that was given learned a lot

-BY TAKING THIS TEST IT HAS TAUGHT ME HOW TO START A BUDGET AND THE IMPORTANCE OF STICKING TO IT. I WILL TRY TO START USING IT RIGHT AWAY. I ALSO LEARNED ABOUT THE DIFFERENT ACTS AND WHAT MY RIGHTS ARE.

-I even printed these chapters out so I will continue to utilize them. I'm upset with myself that I missed a couple though.... so will "go back to the drawing board.." Thanks for offering this service. Please fax my certificate.

-Thank you for all the information. I'm 77 yrs of age and I don't think I'll ever deal with credit cards again. But thanks for all your help.

-I will never get married again unless she is filthy rotten rich!

-The Teacher was very Nice. She explained every thing real good.

-THE TEACHERS WERE INFORMATIVE

-I liked the class And it's Really will help me A lot

-This is a very good course!

-I thoroughly enjoyed taking the online class and I will recommend it to anyone whether they have good or bad credit. I would like to thank CCCS-Education for enlightening me on how to resolve my financial situations.

-very good course.

-I think that by taking this course it has and will greatly benefit me. It's opened my eyes and mind to some things that I probably would have never considered or thought of, thanks. I personally think it would be a great high school curriculum for seniors fixing to graduate, maybe it would give them a little more insight and knowledge towards bettering themselves and preventing financial jeopardy from coming about soon or later on. thanks once again

-THIS COURSE WAS VERY HELPFUL AND RELEVANT TO THE SITUATION I FIND MYSELF IN. I TOOK ALOT AWAY FROM IT.

-It made me look at some of the decision I've made in my life, excluding my medical illnesses.

-I Learned some things that I was not aware of before. I am grateful to learn the information. Thanks

-This has been extremely helpful and will be very useful in the future in my household. Thanks

-THIS WAS A GREAT LEARNING TOOL. IT WAS HELPFUL AND I UNDERSTAND MORE ABOUT HOW THINGS WORK.

-*Excellent instructor, very informative material. Answered all our questions.

-This is an excellent course.

-The course was very understandable and I definitely have been informed with more information about credit through this course.

-There was a lot of good ideas I read about and I think will help me in the future

-GOD bless

-I have set up a budget for the last 3 months and it is working well for me. Will add information I believe I can improve and actually have a saving account & meet my goals.

-The only thing I wish was for more information on Bankruptcies. While it should be last resort, it is why I am taking the course. Still, the course was excellent and had I taken it several years ago, I might have avoided the straits I'm in now.

-I feel the CCCS was very informative.

-The course was helpful. I didn't like the time limit. I realize that you don't want

people to breeze through to the tests but everyone reads and learns at a different level. I was able to complete the course in a little less than 2 hours but spent the extra time reviewing. Thanks.

-thank you

-THANKS TO ALL FOR YOUR UNDERSTANDING OF OUR DEBT. HELPING US TO STOP THE THIRD PARTY TREATS AND ABUSE. THE ONLINE WAS VERY CLEAR TO READ THE MATERAILS. THANKS FOR RESPONED ANSWERS IN SERVING US. THE WHOLE STAFF WAS VERY GOOD. THANKS.

-Very helpful. Thank You

-Good course! I will use the information in my future for financial success. Thank you,

-Course was interesting and using a budget will be very helpful.

-I spoke with your staff times concerning information to take this course online. She was always very nice and very helpful. Thanks.

-Even though I have been married for 20 years, and budgeted, I can see a better way to budget from this course which I feel will have better results than what I have tried in the past.

-Thank you for allowing me to take this program. It has really helped me.

-I think this is an awesome course !!! I have learned so much from this course. I am definitely going to start a budget now. I have never used a budget before, but will start now. I am also going to start a goal card. Thanks for the great class, and the wonderful opportunity to do the class online. It is so convenient !!!

-The time limit seemed to be excessive for those of us who can read and comprehend a little faster than others, but at the same time it did allow for us to go back and review if we felt we needed to.

-very detail oriented!

-Thank You for this eye-opening course.

-This was awesome, I have over 15 pages of notes and I am saving it on my computer. I wish I had taken this years ago and maybe would have saved myself from my Bankruptcy. I am positive after taking this I can become a person who is able to manage my personal finances in a positive manner. This course should be a part of every High School Students required Course Load as well as be taken and available to ALL people. Thank you very much.

-This course provided a lot of useful information. I will try to use these tools to help change my financial situation. I think this course is a very good resource for anyone having financial difficulties. Thank You

-This course was extremely informative.

-Thank You

-This is the best budget training I have ever had. It has never been presented so clearly and easy to understand. Makes me feel confident I can apply this to my life.

-I think more information on budgeting would be good.

-very good information, I will use much of what I learned.

-The Course was very helpful.

-I found the course to be very helpful and gained a lot of knowledge. I plan to make a budget and SET SOME GOALS. Thank you.

-Thank you for helping me get some great information! thank you again for some lessons to help me to manage my money better

-course was very enlightening and helpful!

-This course should be given to every high school student. If I had known this information BEFORE I had to go out on my own, I would have lived a much happier and stress free life. Thank you.

-Course helped me understand very much that I didn't know about credit.

-I really appreciate being able to do this online. I am faced with a deadline and was unaware that there was a second part to the Financial Management Certification. The option of this being available in this format is really helpful. I can't thank you enough !!

-Thank you very much, I do intend to make a goal card and start a filing system to better get control over my finances.

-I will be able to use this as a tool in helping me significantly with my finances in the future.

-You all done a good job.

-Very good class and instructors

-The information was very helpful. I intend to use this budget method for my successful financial goal. Thank you.

-Very helpful. A budget is definitely going to help me---plus wasn't aware of my rights as a consumer. Thanks.

-I learned a lot of things from this test.

-VERY HELPFUL.

-I appreciate the availability of this service online.

-I GAINED A LOT OF INSIGHT INTO MY FUTURE WITH HAVING FILED BANKRUPTCY.

-THIS IS SUCH A WONDERFUL IDEA!

-This was a very comfortable and informative meeting. The instructors were very courteous and answered questions very well.

-Both instructors were very knowledgeable and helpful.

-Good instructors

-The materials covered in Money in Motion was very easy to read and understand. I learned a whole lot of what not to do and what is best to do.

-This book and the course was very helpful to me. I gained valuable information. I will use this book of information as a tool to help my kids and grandkids manage their finances. Thank you.

-I ENJOYED THE CLASS. IT WAS FUN & EXCITING.

-Money in Motion is a wonderful book. I believe this course should be a requirement for all high school seniors. The book is written in understandable English for those who do not understand big legal terms. The instructors were very nice & helpful also. I'm having my grown sons and grandchildren read it.

-Good course for getting one's life in order.

-THROUGH THIS WORKSHOP, I WILL NOW BE ABLE TO REBUILD MY CREDIT STATUS AND LIVE A MORE HAPPIER (WORRY FREE) LIFE.

-THANK YOU - I NEEDED THIS.

-KEPT THE CLASS VERY INTERESTING. BOTH TEACHERS!

-The pre-filing was not useful to me, but the pre-discharge has some very good ideas. One thing I would like to see is a timer to let me know better how to pace myself.

-I would like to thank you the instructors for information given to me b/c I did not know some of the information about credit.

-IT WAS VERY HELPFUL. THANK YOU.

-I learned many things and have taken many notes and copied all the info with my printer and plan to use all the ideas and budgets provided. Very Helpful and Easy to

understand.

-This has helped me to see the importance of having a budget

-THANK YOU!

-THIS CLASS WAS VERY INFORMATIVE. IT ALSO TAUGHT ME SOME THINGS I DID NOT KNOW. ALSO THE TAKE HOME PAMPHLET IS HANDY. I WILL USE IT.

-VERY INSIGHTFUL CLASS. LOOK FORWARD TO TRYING OUT THE TIPS AND CONCEPTS.

-Very helpful and informative. I wish classes of this sort were mandatory to teenagers.

-This program would be really helpful if made a requirement to get a credit card or loan. Information was helpful.

-I found the budgeting section of this course very helpful

-LEARNED A LOT, ESPECIALLY ABOUT CREDIT

-I found the information informative. I did know most of it but some things I was not sure on.

-COURSE LET ME NO A LOT OF THINGS I DIDNT NO, I WILL START TRACKING ALL THE SPENDING, AND I WILL SET A BUDGET, AND GO FOR MY GOALS. THANKS FOR THIS INFORMATION.

-I was nervous at first about taking the course .After talking to your staff I felt more confident .Thank you

-I need goals and a budget!

-Very helpful for my life time. Thank you, s/s

-Thank you very, very much for all your help. You have truly been kind, considerate and knowledgeable.

-other than taking forever, this course was definitely educational and will prove to be helpful in my future financial health.

-I learned more about credit and how to avoid the trap in the future.

-I just want to say thank you very much.

-THIS SHOULD BE A MANDATORY CLASS STARTING IN JUNIOR HIGH.

-I enjoy the course very much and learn a lot.

- I enjoyed the course. Everything was very helpful.
- Everything very helpful. Presenter made every comment with simplicity. Thank you
- A lot of things I already knew, but I enjoyed the contract chapter.
- Two very professional & kind instructors. I enjoyed the phone class. Explained very clearly & intelligently. Thanks for your assistance.
- Thanks I've learned a lot.
- it was very helpful and I learned about how to manage my money thank you
- I found this very useful and hope I can put into practice what I have learned.
- VERY GOOD PROGRAM , TEACH PEOPLES TO DEAL BETTER WITH LIFE, THANK YOU
- Thank You for having this course on line, gives time to do it on easy
- I will start using what I have learned.
- It was very helpful and interesting.
- I wish I had known about this course a long time ago. It helped me a lot of things I really never thought about or just didn't know. Everyone who is old enough to work needs to take this course. Every employer should have it as a prerequisite when a person is hired no matter what their job is. We got into this mess because my husband insisted on taking care of the finances and left me in the dark until his hours were cut and he ended up asking me to do all the paperwork in order to go to counseling. I talked with a counselor who was very helpful. She referred us to an attorney who was exceptional in the Chapter 7 process. If we had a working marriage and a working budget, I do not believe we would be in this situation. If for no other reason taking this course will help me in the future no matter what it holds. Thank you and I appreciate everyone that was involved in this situation who helped us. Because I know you folks are nice Christian people I will sign by saying; In His Love, Blessings
- I was very impressed by the way the material was set up. I feel that it will be very helpful in my daily life. It was very enlightening, and it made me realize that if I truly budget and watch for things that I hadn't realized before maybe there is still hope for me. Thank-you
- I thought I knew more than I did. Very useful information.
- None
- some how some way when you are working in a relationship both parties need to understand the financial way to handle money and set certain goals so one of your chapters or beginning needs to state the fact it should be a team effort for the spouse/wife & or ones co-habiting to sit down and do a budget together. Thank

you

-It was very educational.

-I think that the course was very interesting. and will use the budget and try my best to save. Thank you.

-I really learned a lot! Thanks

-This was much more helpful then I expected it to be. I am excited to open a savings account and I plan to keep my goal card in my purse at all times. Thank you

- I found this course extremely helpful for me since I learned a great deal more than I ever knew. I do believe though that there were too many examples of expenditures and could possibly have more on saving and calculations of how one would be able to save when one isn't working (as an example). Thank-you so much!

-Great option in addition to attending a class!

-Interesting and valuable information

-This class has reminded me that I can save and spend responsibly and it's not impossible-Thanx!

-I found the information provided in this course to be highly useful and relevant to my personal life.

-I HAVE LEARNED A VERY GOOD LESSON THE HARD WAY AND THIS COURSE HAS TAUGHT ME A LOT ABOUT HOW TO BUGET MY MONEY AND MAKE SURE MY PAYMENTS ARE ALWAYS ON TIME AND ALSO TO KEEP TO MY GOALS AND NOT TO IMPULSE SPEND..ALWAYS THINK HARD WEATHER I NEED IT OR JUST WANT SOMETHING...AND NEVER ALLOW MYSELF TO GET INTO A SITUATION LIKE THIS AGAIN...

-At first I really dreaded taking this test, but it was helpful and beneficial to me. I think it is a good addition to the bankruptcy requirements.

-I found it very helpful and informative to form a budget for my family.

-I wish I had this information when I was 18 years old!

-Thank you, I have benefited from this course. And will put it to good use.

-Good course overall. It was extremely helpful.

-School districts should teach this in high school. I wish had practiced some of these things, because I feel I would not be in the trouble I'm in had I known some of what was in the class.

-Thank you for all this info I did not know

-I am Glad I Took This Test I learned A lot About managing my money. I will use what I learned in future planning of my money, thanks a lot,

-GOOD MATERIAL TO LEARN MANAGER YOU MONEY

-If I had been given these tips on budgeting and the dangers of revolving credit twenty years ago, I could have avoided filing for bankruptcy. Thank you for providing this information.

-Thank you

-This really did help me and it did show me what I was doing wrong too. I will use it and remember to apply all of it.

-I HAVE FOUND THIS USEFUL AND WILL APPLY THIS TO MY LIFE THANKS

-GREAT PROGRAM

-I wish this was a mandatory program for young people who are starting their first job--much easier to start out with the right information rather than to learn the hard way.

-Very informative

-Thank You

-I found the course informative and just have a couple of suggestion for improving the online format. There are things in each chapter that would be great to have as reference materials - perhaps there is a way to provide for printing the budget sheet, the list of agencies and contact information, etc. so that those who take the course online could have a hard copy for use and easy reference. Perhaps this could be as simple as providing an appendix containing these items that could be printed. Also, if there is a way to provide for couples to each answer the questions separately, that would be a helpful improvement to this online course. Then each can answer and see how well they are grasping the material rather than needing to come to an agreement. Thanks for allowing us to take this course online - it has been very helpful to our family to be able to do so.

-She is a remarkably adept instructor. She is knowledgeable and able to help us learn. She is a prize.

-I found this to be an excellent course. Would recommend for high school seniors.

-Thank you! Lots of useful info. I'm ready for action.

-I found the course to be very informative and helpful. The sample forms, letters are very helpful and will be used in the future.

-Thank you

-I plan to adopt many things I learned from the course.

-I truly needed this course. I will use this at home. This whole process has been an eye-opener, and I believe this will make me a better person and I can really learn things.

-Class was interesting.

-I learned some things that I did not know. Thank you.

-The course was very helpful and I learned some very important and helpful things to get me on the right track to financial security. Thank you very much.

-Instructors were great.

-Thank you for helping me out on a lot of things I could not understand before.

-Instructors were patient and polite. Very professional. Will keep book for future reference.

-Instructors were very patient and made the course simple. Good job.

-I have read the book at least 4 times and learned something every time. So it has been good for me to take this class.

-Both teachers were very helpful and well prepared.

-I thought the 2 hour class (book) was very educational. I learned a lot in regards to interest rates and how to budget. Thank you.

-I have learned a lot of useful information from this course.

-I feel that the information in this program will help set goals for my future. And I will be better at managing my money.

-I especially liked the Goal Card idea. I liked the budget, too. It was set up in a way that fits my expenses. I would like to have a copy of it to use.

-I THINK THAT THIS HAS AND WILL HELP ME AND MY FAMILY IN FUTURE. THANK YOU.

-THE CLASS HELPED ME A LOT AND I LEARNED A LOT I NEVER EVEN HEARD ABOUT.

-Thank you for working with me. Thank you for answering my frantic phone calls!

-really enjoyed the course

-I have tried using a budget before and was unsuccessful, with your charts and

advice I think I may be able to do it this time around. While talking with your staff over the phone they were very pleasant and helpful with all my questions. Thank you.

-Very helpful, I recommend this program to everyone.

-I found this course very informative about credit card spending.

-I REALLY ENJOYED READING THIS MATERIAL AND WILL USE IT IN MY EVERYDAY LIFE. THANKS SO MUCH FOR YOUR HELP.

-At first I was very skeptical about the whole credit counseling process. I just wanted my bankruptcy to be finalized without all these obstacles. After taking both the pre and post classes, I feel great and I'm eager to apply what I've learned to my everyday life.

-Fabulous learning tool. How I wish I would have taken the time earlier in my life to learn these skills for lifetime goals. Thank you.

-I really learned many things from this course that I can use in my everyday finances. Thanks!

-I didn't think I would learn anything new from this course but I was wrong. I am glad I took the course. I hope my husband also learns from this course.

-Thank you for putting me through this course, I have learned a great deal from it.

-There were some things brought out that I was not aware of. Thank you.

-Very helpful

-Thanks, there was some helpful information in this. I know now that I will never go down the road I was on. Thanks

-thank you

-I should have done this years ago.

-very informative

-Good program.

-This was very education and helped me to realize how important goals are in forming a good budget. The saving money per year for 30 years at a 10 percent return was a real eye opener.

-I feel this was very helpful to me. I wish I had known the info early on in my life. I had our 9 year old son sit with me while I did this. He was very interested and we feel it will be of great benefit to his financial future.

-It was interesting to see that I have made mistakes that others have as well. Many times you feel alone, but by learning here, I have seen others have made the same mistakes and there can be light at the end of the tunnel, provided I make changes, goals and a budget. Thanks!

-Thank you so much for explaining the book. It made it a lot better to understand.

-I enjoyed your help.

-Thank you. I appreciate you.

-This course has been very helpful. I also learned a lot on budgeting from watching Oprah a few weeks ago. She had a very helpful series of people in financial difficulty and they went on a budget and it later showed the results. It was very helpful in knowing some of the answers to the questions that was asked upfront on the pretest. I am taking it step by step and I have a special person to help me along the way. I'm gonna make it.

-I was happy to have taken this course. I feel I learned quite a bit about budgeting and finances.

-Good course.

-helpful

-liked taking it online

-I THINK THE PROGRAM WAS VERY USEFUL AND GAVE GREAT INFO ON TOPICS I KNEW NOTHING ABOUT.

-A great way to take this course. I appreciate the opportunity.

-This was very useful information, I wish I have known prior to filing Bankruptcy, it will definitely help me in the future, Thank You!

-Thank you for helping me to get through this difficult time. Gordon

-this has been very helpful---I will apply this in my life thank you

-This has been very helpful...thank you!

-I feel that this was helpful in handling my finances from now on.

-I think that this has been very helpful for me so that I actually know the steps in doing a budget and making it so I can stick with it. Thank you for your very helpful program.

-I think this course was very helpful. I have learned a lot of ways to budget our expenses. The examples that were given were very helpful as well. Thank You,

Rhonda

-Thank You

-I am 39 years old, for the first time I will try a budget, and tracking for 1 year to see what kind of a difference this will make. Thanks a lot!

-This was a very educational course for me, it will definitely be very helpful to me and my family in the future. Thank You

-This was very helpful even at my age and I learned quite a bit about interest on loans. thank you

-yes , do NOT plan on always having tons of overtime!!!

-Very helpful.

-I was real happy to be able to do this online. If I would of had to drive the 30 miles each time for class would have been one of those periodic expenses that I didn't need at this time. Great Program!

-very informative and I learned thing I didn't know.

-Very clear, concise...excellent coverage

-This was very informative. Thank you.

-Great job. Thank you so much.

-It was good.

-The staff who conducted this course was very helpful.

-I learned a great deal about using money to my advantage and establishing my goals. Starting a saving account will be my first step and I will be living within a budget. Thank you.

-Very well explained class/information

-Your class was very nice. You all explained everything very good.

-I have learned a lot through this class. I am glad to have the opportunity to take this course. Thank you

-I have learned the budgeting is VERY important. This will become part of my life. I know now my short term and long term goals CAN be attainable!

-Was very enlightening, I learned a lot from it.

-I learned several things, especially in the contract section. I feel a budget is a

positive move. I will use a budget. Thanks

-Interesting and informative course.

-This class was very helpful to me. In I plan on making my budget work for me.

-I can now get on the road to success

-A lot more information than I expected but in turn, learned just as much more. Thanks.

-was great learned from this program, I'll use all for my future better life.

-This course includes a lot of valuable information that I will carry with me for the rest of my life. Thank you!

-Very easy to understand and complete.

-The information was very helpful and I will use it to make a budget for my husband and family to use and get us on the right track. Thank you very much.

- Thank You

-I have learned so much by taking this class. I am thankful that it is required for those filing bankruptcy. There is information and knowledge that I have learned and gained, that I may not have otherwise received. Thank you for this valuable information.

-The information contained was very helpful. I appreciate learning about what my credit score means and the goals I need to set up my personal budget.

-I learned a lot of things I did not know. I am glad I took this course, it was very helpful for me. I understand more and I also know what to look out for in the future. Thank you sincerely

-I recommend that copies of the worksheets are printed out before reading each chapter to help with instruction.

-It gave me some really good information that I really never thought about. Also, learning from this program gave me the benefits that I needed to know, about keeping myself from being in debt.

-Thank you very much this course was very informative. I will use this information to get my financial life on track.. Thank you.

-This program was very informative to me. I learned a lot about managing my money in the future. I am glad I had the opportunity to take this course. I wish I had known some of this information sooner.

- good information that will help me in the future with managing our money.
- After this course I know I can help my husband in our money, We hope have some savings and use wisely. tkx
- Very nice site, easy and intuitive.
- Learn more about things I didn't know at first and it help refresh my memory about some of the things I forgot about.
- The Presenters were well prepared.
- I still finding budgeting difficult - I am not disciplined enough to change my flexible expenses. Hopefully this book will help. I enjoyed the class - it was painless!
- Thank you for a well informing class.
- Wonderful information - wish I had taken the class a long time ago.
- This will help me keep a good budget
- This course has been very helpful and very relevant to my life and will help me in making better and wiser decisions financially and personally.
- i really appreiciated the learn of goal an budgeting
- I WILL NEVER PUT MYSELF IN THIS SITUATION BEFORE!
- very informative and helpful
- thank u for all your help mw understand about having budget n setting goals
- Thanks for all your help!
- thank you!!
- I wish I would of had this course along time ago. It has been very helpful. I didn't know I could receive a credit report free every 12 months. It has also helped me understand a budget and how to make one work for me.
- I have learned alot and it has really inspired me.
- Very nice, easy to understand, and informative. Overall very helpful. Thanks!
- This was and is a very useful tool for everyone, not just for people with financial problems. Wish I had known of this sooner
- Alot of good information that I can use.

-THE ONLINE COURSE WAS VERY WELL RUN AND ORGANIZED. I GOT A LOT OF USEFUL INFORMATION FROM THIS COURSE.

-Thank you very much for all this information and the opportunity to do better and straighten things out.

-Thank you! for this course it has given me knowledge about my financial situation, that I really did not know. It has made me understand better on how to manage my financial situations for the future. Thank you!

-I think this course will be very helpful in budgeting my finances. When I have difficulties with my finances, I will keep this course in mind. thanks

-it was alot easier than I thought. thank you

-Excellent in Explaining Situations

-This was worth taking for me, I have learned that I now will set up a budget from this day. I just wished I would of received this before. It is very useful. I suggest this for everyone who wants to know the meaning of BUDGET Thank You

-The whole budget idea is great for me!

-Pretty simple to follow and efficient to use on line.

-I received some good financial information.

-Thank you

-I feel the course was very helpful in my income planning.

-this course was very helpful by providing me with information that will help me make a wiser new start when it comes to my personal finances.

-This is very informative, as well as helpful!

-Good course. You would have thought at 65 I should know everything. Not so. I've never used a goals or a budget and it shows in the course I must take. Thank you.

-very helpful

-He is one of the nicest individuals I dealt with during this emotional time. Pat your self on the back. Thank you very much.

-Good information & helpful to have "print" option to keep as reference material.

-Thank You for letting me read this online course. There should be thing that I should had know, before file for bankruptcy. Again Thank You

-our goals will be in our wallet and purse thank you

-I had never thought of making goals for my income before and will definitely implement that into my budget from now on to live a happier, healthier life. Thanks for all the assistance in changing my life.

-I thought that the course was very informative. I am going to set up a budget first thing in the morning. I wish that someone would have informed me about this program before it came to bankruptcy. Thank you very much and keep up the good work.

-Thank you!

-This course taught me a lot of things that I had no clue about I will be able to regain my life back no matter what I'm going through. Thanks very much for this program.

-I think this was very helpful.

-The material was relevant and useful but I do not feel it was an adequate preparation for life after bankruptcy. I'd like to learn more about rebuilding credit and obtaining mortgage or car loans after a bankruptcy discharge.

-I found this course most helpful. Thank you for allowing me to print the various chapters as they will come in handy in the future.

-I will use a budget from now on. This online course was very informative and very necessary for my past mistakes and will also prevent future mistakes from occurring. Thanks a bunch! Eric

-This program was very helpful. Thank you.

-The course was very helpful and will be beneficial.

-IN AN EFFORT TO HELP MY CHILDREN, I PRINTED THE COURSE SO THAT THEY CAN LEARN FROM IT AS I HAVE. I ALSO PLAN TO REFER TO THE PRINTED CHAPTERS TO KEEP MYSELF ON TRACK AND TO USE INFORMATION AS NEEDED.

-This course was extremely informational and helpful to me!

-Informative information learned.

-I found this course very informative and I am going to use what I learned to change my spending and saving habits. This should be taught in school so other people don't end up in the situation I found myself in. The only criticism I would have is that I would like to have a hard copy of the materials without having to print them all off on my home printer.

-This was very helpful thanks

-We fell under chapter 8 - due to medical and loss of work... I had forgotten some of the basics. Dale & I knew - (based on our ages 53 and 51) our credit was good - we had not missed a payment on anything - but we run out of funds.... We are very upset about this bankruptcy.. but we fill we are back on track. Thank you to all the staff in there help. Everyone was kind and helpful and not judgmental, which helped so much. Thank you again.

-Very good information related to credit card reporting and how it can affect our future. thanks

-I found from this class & materials that I wasn't as knowledgeable as I thought about money, credit, etc. Thanks to you I can pass my knew knowledge onto others & I will keep this book handy.

-I found this class to be very informative. I plan to keep the book for future reference. Thank you very much.

-I will use the notebook for tracking expenses and I will also use the budget--- hopefully forever and not just 30 days. Thanks.

-Excellent information and instruction. Many thanks.

-I thought the telephone class worked very well and helped me to understand the training material.

-She gets a triple A plus.

-The material and the instructors were excellent. A lot of the material was familiar and I still learned a lot. Thanks to this information I will plan even better and will not find myself in this situation again. Again thank you and keep up the fantastic job that you are doing.

-this helped to reaffirm some things that...I have tried to put into action..in the past...I am on the right track...now thanks

-Very good information. Learned a lot.

-Found the course very helpful and to my surprise, interesting.

-We were very grateful for the opportunity to take this course. We have learned a lot of very useful information that we will use to get our lives back on track. We would encourage anyone to have this book and take the course. Thank you.

-Good class by telephone. Thank you.

-A very good and insightful course which was well explained

-Excellent teacher

-wish I had known/paid attention to needing a case # 4 certificate

-This was very helpful to me not only how to do a budget but how important it is to use it.

-The information given in this course is very helpful, in my own opinion. I can identify with the scenarios and examples given in each chapter lesson, and will make every effort to incorporate the helpful "tools" that this course has provided to me. Thank you very much!!

-before even finishing the program.... I started putting a budget into perspective... and even planning the budget without actually writing things down yet has been a big help. it is causing me to think more thoroughly about many of the purchases I make and how I make them

-thanks

-I learned some very valuable information and I look forward to financial freedom in the future.

-I learned a lot on this book. The book is so easy to understand, very helpful. People can really get in credit card trouble. I can't believe on how easy it is not to get what you want without credit cards. If only I have this book earlier in my life, maybe I will not be in this predicament I am right now. Thank you for opening my eyes. I enjoy reading it.

-information was very good

-Wow, I wish I would have known these things long ago, but thankful I do now.

-I THINK THIS PROGRAM WILL HELP ME NOW AND IN THE FUTURE. THANK YOU

-very good program, very interesting, well done

-Good information.

-Completing this course really motivated me to live firmly by a budget going forward. I also felt a little embarrassed within because a lot of this info seems so simple but has been a challenge to me. I really didn't think I could ever live and provide for my family on my current salary but after this, I feel I can.....Thanks!!!!

-Very good information and easy to understand

-Very good and INFORMATIVE program! Thank You!

- The online program fit my crazy schedule. I was interrupted several times but continued to a successful conclusion. Being older, I was able to enlarge the print on my computer- making reading much easier for me. Thank you

-I had trouble logging back in and picking up where I left off.

-I learned a lot!!!

-I think it's good that my husband and I had to take this class! I think it will improve our marriage.

-I FEEL THIS PROGRAM WAS VERY HELPFUL AND THAT IT WILL GUIDE ME FROM THIS DAY FORWARD DOWN THE RIGHT PATHWAYS TO FINANCIAL FREEDOM. THANK YOU SO MUCH.

-Hi, I think that anyone who works would benefit from reading this course. I realized how much I did not know about Credit Cards and finances. Thank you, Robin.

-She was very helpful, polite and courteous. The course will help me the rest of my life

-Excellent presentation!

-She was very helpful.

-A lot of good and helpful information.

-Very worthwhile exercise. I know I will not get into my current situation again....thank You!

-Wish I would of had a course like this a long time ago.... Going to really try to make a budget and stick to it.. Copied the pages so I could use the worksheets.. Thanks for the chance to learn something.

-Thanks for your help.

-Program was helpful. Good things to think about.

-Thanks. Learned a lot

-I KNEW A LOT OF THIS INFORMATION BUT AFTER GOING THROUGH BANKRUPTCY AND SEEING WHAT CAN HAPPEN WHEN YOU BECOME OVERWHELMED WITH FINANCES-READING THIS OVER AGAIN MADE ME SEE THAT I HAVE BEEN ON THE RIGHT TRACK WITH GETTING MY FINANCES BACK IN ORDER.

-I really learned a lot from this and it will help me in the future.

-Excellent Program. I have learned a great deal that I will be able to use.

-Thank you for all the helpful information. I have learned alot by taking this course. And hope to put what I have learned to work. Thanks again.

-THANK YOU, VERY EASY TO USE AND RELATE TOO...

-Learned that by keeping things simple (goals, develop a budget and be flexible and open minded) I can get back on my feet and build my credit. I don't have to feel like a failure because I used a bankruptcy to get help.

-This course should be mandatory for graduation from high school. I could have used this 20 yrs. ago.

-I think this class was helpful. It was hard to do with a baby on my lap, but I am glad that I could take it at home on our computer. I think this class will make our marriage easier.

-This was great and easy!!

-I am just wondering how you would access this product prior to having a problem. It is provided once you have been in a financial bind. You should have this class for seniors in high school.

-I found that some things I thought I knew were misconceptions on my part. I did not know that a debt negotiating company worked the way it does as described in this lesson. I also did not know that lenders looked at trying to open multiple new lines of credit as a potential problem. I also was unaware of the Universal Default Clause. I'm also going to rearrange the way I set up my budget and try putting (1) a realistic amount for savings at the top and saving for periodic expenses.

-thank you I learned a lot

-This course made things a lot simpler for me and my finances.

-thank you I enjoyed this session

-THANK YOU!

-I REALLY ENJOYED THIS COURSE SOME THINGS I ALREADY KNEW AND SOME THINGS I DIDN'T. THIS WAS A GREAT EYE OPENER I'M GLAD I HAD TO TAKE THIS COURSE. THANK YOU SOOOOO MUCH LOL

-very interesting and helpful

-I wish I had this information earlier. Maybe passing this test should be a requirement for getting credit or loans.

-This course was very informative and I took helpful notes. Thanks.

-good course

-They both did a great job.

-Good Job.

-Very helpful class. The ladies answered questions.

-Some students were very rude to the other class members but I would like to thank you for continuing with the course. They are helpful too. In the book the first Monday in June I will start the double your money every day chart.

-I wished I had used a budget. I will use a budget from now on!

-I learned a lot of things I didn't know.

-The information was very helpful. My goal card will be completed and go in my wallet today.

-This is a valuable tool to help get me back on my feet financially.

-Instructor was very very very nice, polite and helpful. Nice nice please keep both of them. Very good people. May God Bless them both.

-Excellent program I believe I will be more successful financially in the future

-I truly wish I had had some of this information earlier. Thanks for the help. It won't happen to me again.

-I didn't realize how uneducated I was on this stuff and got a lot of useable information for my future. Thank you.

-Great class! I wish that I would've taken a class like this before I got married.

-Although there were 35 people on the line it was well organized.

-I found the credit counseling class informative and the instructors were knowledgeable and accommodating.

-I will try to do better.

-I found this course to be very informative and will be extremely useful. Thank you.

-I learned some great tools

-The information was very helpful. I think I will start using the goal card. I am looking forward to a positive change.

-thank you for your help.