

Money in Motion

Comments

May 6, 2006 to June 13, 2006

-This course was very helpful, especially about goal setting which half the society doesn't care to do.

-I learned a lot about the subjects in the book that I would have never known without this class.

-This has motivated me to create a budget and to carry a goal card to remind me what I am trying to accomplish. It was very challenging and it taught me important information I feel everyone needs to know. Maybe it should be a required class in schools. Thank you!!

-AS I WENT ALONG I FOUND OUT I DIDNT KNOW ALL I NEEDED TO KNOW THANKS

-I think that everyone should take this course....especially students in high school, and college. I wish I would have taken this 25 years ago.

-Excellent material in a clear and concise format. I wish I had this amount of detailed general financial information prior to this time.

-I really enjoyed the course. Thank you.

-Good Class very helpful!!!

-Great Course! Easy to Understand!

-I think this program well help me from getting in debt again.

-Very Informative

-The course is helpful. Thank you.

- This information was very clear and well needed. I started on this at 10:00pm and finish at 2:00am. I am so sleepy now, but I really enjoyed the information. Thanks!

-the information was all printed out and will be put to good use, to try and reach my goal.

-The reading material and questions were easy to understand and follow. It was convenient to be able to complete this course online. This course has been helpful. Thank you.

-The course was helpful to my situation. Easy to follow.

-I think this course should be mandatory for Seniors in High School or any adolescent that goes out on their own.

-This course was VERY informative and taught me a lot on how to avoid my past pitfalls again in the future. I am very glad that that I participated in the course and strongly urge people struggling to do the same. Thank you.

-did not know how a budget really worked thanks.

-Excellent program. I wish I had taken this course years ago.

-THE TOPICS THAT THIS COURSE HAS COVERED SEEMS PRETTY HELPFUL IN MY FINANCIAL SITUATION AND I WILL USE THESE TOOLS TO HELP THROUGH MY FINANCIAL SITUATION NOW AND IN THE FUTURE.

-This helped me learn more about how to budget my money and maintain my bills. Thanks for the help..

-Good Course!

-This educates anyone on how not to get into debt and avoid credit problems and a better understanding of money management.

- I did indeed learn some things. I did not know and thank you for the intriguing look into our financial machine.

-I found both the learning material and the instructors and the class very informative and actually an excellent learning experience. Thank you.

-I am very happy to be included in the telephone class, it has helped a lot. Thank you.

-I have learned a lot with the teacher. I understand more about creditors and how to save money on the budget.

-Very good material. Good book.

-This helped me understand several things I am making folders and have all ready wrote out my goals and have them in my purse. Thank you.

-Maybe this should be a class in high school.

-LIFE HAS NEVER BEEN EXPLAINED THIS WAY BEFORE. THANKS FOR THE CLARIFICATION.

-This was such a relief and a learning experience. I'm ready to use course as a start-up to a much better and healthier financial life.

-Very, very beneficial and very worthwhile!

-This course has been very informative. I will take what I learned and apply it to my life.

-It was very good information!!!!

-This class was very helpful

-Making a budget will help me in the long run, thank you

-This course helped me.

-I am most grateful for this course! It has been very productive in my future capabilities with my financial status. Thanks for the information. It took me longer than expected, but well worth the time and effort.

-I will recommend this course to anyone I know, whether they're having problems or not. Prevention beats correction anytime. Thank You for your outstanding, helpful, and informative course.

-I didn't expect to get anything out of this program that I didn't already know (but just hadn't followed) but I really did find this informative and helpful. The part about goals being the foundation of the budget was great.

-While I read rather fast, hopefully my computer was 'slow' enough since we don't have high speed! I greatly appreciate the ability to copy some of the charts for budgeting and saving and goals to my computer on "Word" and start applying the information as I took the course. It made it much easier to personalize and practice. I even copied the list of file folders to make, sounds like a better system than my single huge box!!

-This course was very helpful, I printed out all chapters and will keep them to refer to in the future. Thank you for an awesome program.

-Thank you very much it was a big eye opener.

-This course should be required of a senior in high school during the last week of class. It really covers the basics that a graduate will need to know to survive.

-Thank you!

-Excellent Program!

-THIS PROGRAM WAS SO INTERESTING THAT I RECOMMEND THAT IT BE ADDED AS A VALUABLE TOOL ON LINE AT A FEE TO PREVENT BANKRUPTCY THROUGH FINANCIAL AND GOAL PLANNING KNOWLEDGE.

-I thought this was a great benefit-thanks!

-This program showed me several weak areas in my finances that I now have options to fix. The program was very informative and will help me in the future.

-helpful to be able to contact company whenever needed.

-There was alot of information I did not know! It really helped me to get a fresh start on my Budget!! THANKS SO MUCH!!!!

-Thanks, very helpful

-I learned that a budget is the only way I will be able to control my monthly spending.

-I really enjoyed this course. I try to practice a lot of things mentioned but realize now how much I have missed.

-This is a very useful course. Because of my age some things were not applicable.

-I thought this test was only going to take an hour. I was very surprised, however, about the amount of information. I am very happy to have taken it. I learned so much.

-Very good.

-excellent course very informative

-I think that this will help me a great deal

-Thank you...this was helpful...I learned several things I did not know.

-I found much of the subject matter relevant to my own life example and I winced a bit whenever I encountered a topic that reflected upon my own past experiences, particularly in regard to those things that got me into bad credit in the first place.

-Prior to being laid off, I spent 18 years in the Mortgage field and would recommend this course to any first time home buyer.

-I appreciate your time and useful information.

-I love you!

-Enjoyed class and learned alot.

-Lovely teacher, and enjoyed class

-Very good workshop

-Thank you for this valuable service.

-Great instructor, specific

-I am excited about setting up a budget in writing, my personal money problems came from falling at work, going on disability, plus my company left town. I've really had to make life changes, I was not prepared, I have really been upset, but I am doing better. This course really did HELP. THANKS

-I thank you very much for this information in this course and I will put it to use. Again, Thanks!!!

-Learning that goals and savings are significant issues in the budget process was very helpful to me as I develop my own personal budget. As most do, I suppose, I dreaded "having" to take the 2 hour course, however; I found it very educational. Thank you.

-this class will come in very handy, for our future. thanks

-this class will help me very much in the near future with budget and getting ahead in life

-I am 55 years old and have never used a budget - I realize now that I must and I will get my credit in good standing again.

-the course was very helpful.

-I am glad I took this evaluation testing. It has enlightened me. By setting clear goals, short and long-term goals, I can become a better consumer. Thank you for this wonderful opportunity.

-My credit was absolutely perfect until age 56 at which time I lost over \$1,000,000 in stock market crash of 1999-2000. I immediately began to crumble financially. I lost everything I owned, went through a divorce, underwent a cervical spine surgery (titanium plate), and had to sell my house to pay off some debts. Finally, I had to file Chp. 7 in July, 2005. I am a business-degreed college grad with plenty of business savvy. Although I am ashamed of my financial losses, much better men than I went down with the market crash. Unfortunately, I am still the same guy with the same character that paid every bill on time for 35 years, but am now a credit-dunce for lack of capacity (no assets and little income). Your program is excellent overall, and I appreciate having had the opportunity to take it.

-it really helped me understand the meaning of budget

-This course seems very educational and hope it gives me a brighter future in life.

-I think this course will help me spend my money more wisely in the future

-This was very helpful to us as we are filing a chapter 13 bankruptcy. WE can use what we learned to "start over" and achieve success in managing our money.

-This was very interesting and really made me think.

-thanks for helping

-I started out skeptical about a mandatory money course, but as I proceeded through all of the information I actually did learn a few things. Thanks!

-I really learned a lot from this program. I just wish that I had used this kind of knowledge before. Thank you, very much!

-Thanks!

-Very good information, even though some of it common, it is good to be reminded and a budget is a must. Thanks

-This course was excellent, I just wish I would have learned all of this before I started to become financially independent in the first place, here's to a fresh start though.

-I wish I had read this long ago before I got into this bind..have got lots of info to help me manage money better..thank you so much for this info

-IT REALLY HELP ME UNDERSTANDING WHAT BEIN ON A BUDGET CAN REALLY HELP ME TO GET BACK TO WHERE I NNED TO BE.

-I did so many things which were covered in this. I was using my check book as my budget.

-Your course was and is very helpful. -this program was very educational.

-The two ladies that presented the course were very knowledgeable on the materials and done a good job.

-great program

-THANK YOU.

-I WOULD LIKE TO THANK YOU FOR ALL YOUR HELP. THIS COURSE REALLY TAUGHT ME A LOT.

-this course really helps

-very helpful

-I really enjoyed reading about other situations. This course is very helpful and I will think about things before I make a purchase.

- I WISH I WOULD HAVE TAKEN THIS COURSE MUCH SOONER. THANK YOU

-I feel better about my situation with the few tools I have acquired from this tutorial.

-Extremely interesting material and everyone can learn something new.

-Very Informative

-Because I am a fast reader, I had to force myself to slow down considerably in order not to finish too quickly

-thank you

-The information in the course was very well presented. The examples were nice and helpful. The tone of the material was helpful and respectful.

-I found this very helpful and I printed off all chapters so I can set-up my "simple" budget through your instructions. Thanks so much!

-This was excellent and extremely helpful

- Thanks for all your help

-It was very helpful to take this course. I was very happy to take this class not only as a requirement but as something that was very useful to me in my future.

-The information was very helpful and has changed my way of thinking regarding budgeting. Now I look at budgeting as a helpful lifestyle instead of looking at it as a hassle and nuisance.

-I am very happy with the staff and materials. I learned a lot.

-I really like the "goals" approach to developing a budget. While I have always tried to work within a budget, it gave me a new way of looking at it.

-I FEEL THAT THIS COURSE WILL BE VERY HELPFUL TO ME IN THE FUTURE.

-There was alot of information that I was unaware of. This course was very informative.

-I learned a lot from this course and I know it will benefit my family

-The course was very good and will be helpful for me in the future.

-Thanks for the information.

-We are also currently taking the Dave Ramsey's financial peace university course that ties into a lot of topics that were covered in this material , I also have learned quite a few ideas for this material that I can use in my life

-Very interesting course. Would be a very effective learning tool for high school and college students. Definitely puts you on the right track to begin using a budget or to get your finances back in order.

-Thank you for this opportunity. Previously, you had sent me the book to complete at home..then I found out I could go on line and it would be much faster, and the meeting

with you is no longer necessary....Thank you again.

-The class was very informative and will help me to budget myself better.

-My situation is unusual compared to the ones in this course. But I will use what I can in my situation. Hopefully, I will benefit from what I learned today when I apply it to my finances (create a budget). Thank you for making the language understandable and using scenarios helps a lot.

-I liked the fact that I could print out each of the chapters for a reference at home to go back and look at, thanks for that. This course I'm sure will help me get my finances back on track and help me set up a budget for my household.

-This course has truly given me helpful tools to use for the rest of my life. This was a very beneficial course.

-thank you

-Thank you for your service. We live 1.5 - 3 hours from any metro area that provides the service that you provide. The on line service saved us a bunch of money in travel expenses. Thanks again

-GREAT PROGRAM FOR THOSE WHO NEED HELP KEEP UP THE GOOD WORK

-I feel this class will help my wife and I prepare a budget and start rebuilding our credit

-This class gave me a lot of insight into things that I used to take for granted. I will now start reading every contract before I sign it. I learned a lot.

-This was a learning experience for me and now and in the future I hope to learn from this course. Thank You

-She was very helpful

-I learned something that I can use. The teacher was very helpful. Thanks to the teachers.

-I'm 55 and I learned quite a few new things that I will apply into my new life. Thank you both very much.

-The course was very helpful

-I was able to hear really well.Thanks.

-Book is really helpful in understanding about credit & uses and how to budget.

-Good job.

-I couldn't ask for more thorough instructors than who we had for this class.

-Both instructors spoke very clearly. I really appreciate that. I learned a lot even at my age. Thank you both.

-Instructors were very helpful and were very clear.

-Everything was very good to me. Thank you

-the book also was very informative. Thank you

-The book which was received for the class was just great and easy to understand. The teachers had a great knowledge of the class and helped out with questions.

-These instructors were very helpful and friendly. They made me understand big words in my own language. Thank you.

-this was the best thing I ever did for my self. I printed off everything and I will use it in all my financial goals. Thank you!!!!!!

-Thanks

-thank you for all your help in directing me with this course.

-I found this course really helpful in my search for a better way to manage my money. I learned a lot about myself and my spending habits. I do feel as if I have been given the tools to handle my financial situation in the future and feel that I will be able to avoid bankruptcy as being an option ever again in my life. Thank you so much for helping me learn to manage my financial life.

-Thanks for your course and the things I learned.

-I found this course very informative and provided valuable and practical forms and advice.

-good

-thank you all the information, it will help me a lot in the future

-This was very informative ... as a teacher, I think that students in high school should be required to take a course like this. I know that it would have really helped me out to know this information before I became a major consumer, so I am sure that today's teenagers would benefit from knowing this information prior to getting in debt.

-It is a great course for providing real life experience and knowledge to overcome this ordeal which is created by the international professional financial criminalists, and I hope the USA justice and task forces will finish and prevail after all investigations -- when all creditors and myself will get reimbursements from their seized funds and properties.

-Thanks for this course, it has helped me to understand what I should have been doing from the very beginning.

-Thank GOD For Consumer Credit Counselor Services

-Very pleasant personality.

-I think this course has taught me alot, I just wish schools would teach this important information in our children, so they are prepared for life on their own. Thank you so much!

-Thank you. I really enjoyed the training and you've both helped me to understand how to get the help I need to do better dealing with my finances.

-I learned a lot in class. It was very educational. I can't wait to put it in action.

-Very understandable and great instructors.

-The booklet had valuable information I didn't know about.

-Class was very helpful the teachers were very prepared. I love the idea that I can keep the book. Thank you.

-Good information, Thanks

-I learned alot of things that I need to start doing, and also alot of things that I have done poorly in the past.

-REALLY AN ALL CONSUMING EVENT

-This was a good course for me because some of these examples were some that I have experienced. And this course will really help me to get my life back on track. I'm a single parent of 4 and it's kinda hard right now but once I set me a budget and stick to my goals I know things will get better. I can restore my credit and save money so me and my kids can enjoy ourselves. Thank You All Very Much

-I enjoyed taking the course online.

-Thank you.

-This counsel was very helpful to me.

-Teachers were very prepared knowledgeable about subject. Clear and understandable voices.

-I WILL HELP OTHERS AND KEEP GOOD CREDIT

-Thank you for the insightful information.

-I thought the material was very interesting and helpful.

-THANK YOU I AM NOW IN THE POSITION TO CHANGE MY AND MY FAMILIES LIFE, WITH TOOLS PROVIDED BY THIS PROGRAM. I FEEL I CAN MAKE A BIG DIFFERENCE IN MY LIFE AND FRESH START.

-Thank you. This was very helpful, as well as convenient.

-Having the online course as an option made it very easy and convenient to learn the material.

-I thought the class was interesting and useful.

-THANK YOU I HAVE LEARNED A LOT.

-Thanks for all the help this course has given me.

-I feel the information will help me to understand my spending habits and help overcome some of the difficulties I have faced in the past.

-NO COMMENTS AT THIS TIME. THANK YOU FOR YOUR HELP.

-Learned some new things and found out I was doing some things wrong and some things the correct way. Now I feel like I am on the right track... Thank you.

-Helped a lot more than I thought it would. This was my first online course and I liked it, when someone talks to you a person tends to get a glazed over look, I felt this worked better. Thank you!

-This was very helpful and thorough. I felt that I was able to cover more doing it this way than if I had gone back to the credit counselor I met with last time. She was also very helpful but I do feel that I received more information this way. Thank you.

- -This is a great Course!

-I was actually surprised that I was able to use some of this info in my present situation. Liked the part about the budget. Made me think about where I am and where I want to go

-This course pointed out things I have learned in life, as well as helpful information I did not know and will help me w/ my finances In the future. Thank you.

-I did learn more then I thought. Thank You.

-thanks,

-This course was very helpful. I have learned alot from it.

-course was very helpful, Thank you very much.

-helpful

-This course is amazing!, thanks you so much

-I ENJOYED THE CLASS. IT WAS VERY HELPFUL AND INTERESTING. I THINK MOST PEOPLE SHOULD BECOME EDUCATED EARLIER.

-GOOD CLASS - GLAD I ATTENDED. THANKS

-I wish this was taught to every student in high school before they can graduate.

-This course was very well worded and very easy to understand. I am very impressed at the quality of the content and easy to use format.

-Great program and easy to understand.

-I found the information explained in all of the chapters educational, and I learned alot I didn't know.

-This program has helped me understand how to manage my finances. Thank you!

-I found this course really interesting and very helpful. Thanks.

-I feel like I received some valuable information that will help me adjust my spending habits and avoid similar financial problems I have already encountered. Thank you.

-Very well prepared and simple to understand. Thank You

-thank you!

-Thank you for this course. My husband and I have learned a great deal from this course and will put it to good use.

-This course was very easy to understand and contained pertinent information.

-INSTRUCTOR WAS VERY HELPFUL & PATIENT WITH CLASS AS A WHOLE.

-I found online I could go take all the time I needed and didn't feel I was holding anyone else up. A lot of things I knew but didn't use and then there were several things I learned that helped Me to better myself. This has been a long and hard road to take, I felt lost and no hope at my age. I'm so glad I got this lesson. I only wish more people knew of it, instead of the TO GOOD TO BE TRUE solutions!!!!!!!!!!!!!! Thanks

-The room was a little cold, but the class was helpful.

-He was a wonderful presenter. He allowed questions freely and made the material interesting and easy to understand.

-I was treated with courtesy and respect.

-I think this program gives me a second chance to re-evaluate my situations and to make better choices when it comes to making a financial decision.

-I found this course very eye opening and will definitely take what I have learned here and use it in my daily life. I can't believe I did not know so much of the things mentioned, I feel if I had learned this some time ago I might not be in the position I am in now.. But now I know so now I can start over again, Knowing I have more options on keeping my bills paid, and keeping my credit clean.. Thank you so much for everything.

-Thanks!

-A+ THE TEACHER WAS VERY OPEN FOR QUESTIONS AND SHE TOOK HER TIME.

-THANKS. HAVE A NICE DAY.

-VERY HELPFUL.

-The budget sheets and creditor sheets were very helpful, I have printed them off and will use them. Thank you.

-Very helpful course should be made available to people online who are not filing bankruptcy. I feel that the information obtained will help me get a fresh start on my finances and point me towards a hopeful future.

-I will be glad when this is all over. Everything was helpful for me. I just hope that I will not need this again. Hope this is everything that I need to complete my bankruptcy classes. Thank you for all your help.

-Thank you for offering the program.

-I feel that I have learned more than I thought I would, and I am glad I had to take this course.

-THIS COURSE NEEDS TO BE TAUGHT IN HIGH SCHOOL!!!

-It was a very useful course! Thanks!

-This is great information and I feel should be a required course in any High School for graduation. This could help people develop better awareness of the importance of a budget and credit.

-GREAT PROGRAM!

-Good course and very easy to follow

-The budget Course was the most helpful part thank you.

-very good and understandable

-It was a very valuable course

-this was a great program

-I found a lot of things to be very helpful. I made copies of every chapter and I found a lot of things out that I didn't know. There should be a class about these things in school. I think it would be very beneficial!

-easy and a good learning tool

-I plan on giving this information to my younger relatives, so they don't get into the same trouble I did

-I know this will help me very much thank you!

-I learned some things that I thought I knew but didn't, but became clear after the online counseling class. This will help me a great deal in the future. Thank you

-I really did like this test. Is there anyway that I can get copies of this test and information. I want to start goals and a new budget, Thanks

-although I went into this program with doubts... I actually learned a few things that will get me through this rough patch I'm going through. I started this course just scanning the pages... but then found myself going back over some of the chapters... actually learning a few things. I do believe MONEY IN MOTION will help me get my spending under control and start my life over again after my layoff of a job I had for 20 years. Thank you.

-I was surprised at how much information I did not know.

-Thank you Jesus

-This was very helpful.

-thank you for your help with all this I have learned some valuable info with this program

-thank you

-MY PACKAGE WAS SENT TO ME IN THE MAIL. I SUPPOSE TO DO MY CLASS BY TELEPHONE, BUT AFTER READING ALL OF THIS KNOWLEDGE I WAS ANXIOUS TO DO IT ON-LINE. I LEARN SO MUCH FROM THIS COURSE. THANK YOU VERY MUCH!!!!

-I did learn from reading Money in Motion and will use the information in my future for the goals I have planned for myself and my daughter and I will work on a budget

-CCCS staff very courteous and friendly!

-I definitely got new perspective on finances from taking this course. Both the goal card as well as tracking money spent are tools that I am going to try.

-Excellent Presentation! Thank You!

-This was so easy to compare my situation too. Thank you so much for the help.

-Thank you very much

-Thank you for the help.

-none

-This helped me a great deal. Thank you

-Good class

-I found this program to be very informative and easy to follow all of the instructions...very helpful.....we now feel that we can get on the right path to becoming financially stable again even at our ages. the questions were straight to the point with no trick questions or gray areas. Both my wife and I have been impressed with the staff

- There is a lot of helpful information in this class

-Online Course was excellent, I learned alot about how to mange my money and start building a budget and setting goals!

-I liked how I can make my family and I have a budget, yet have fun too.

-Thank you very much.

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

-Concise and effective.

-Thank you.

-I received a lot of beneficial information!

-This session was very helpful. There are a lot of things I learned that I will use in my life and day to day activities

-I was able to print off the Budget Form that I feel will help me greatly in trying to figure out my families budget. It will help keep me from feeling overwhelmed because now I have an example of the kind of things that I need on my budget form. I also liked the Creditor Inventory form, I think this will also be very helpful to my family. Thank You

- Some good information for many people is covered here.

-Very informative and easy to understand.

-This course was very informative. I have learned more than what I've thought I would learn with taking this course. Thanks

-This program has enlightened and encouraged me to want to keep a household budget & goals. It has also allowed me to see my long-term goals as my main objectives now.

-Very informative and easy to use.

-Very informative course.

-Course was helpful to manage credit and use a budget. A budget was the most relevant subject to my life. The budget form was the most helpful material. The wording was simple and the teacher was well-organized. I learned I need a budget.

-thank you,

-no comments thanks.

-The teacher was quite articulate, I'm sure we all learned something. Without our problems we should take these classes, I enjoyed the presentation.

-Thanks for the help.

-Test score improved 20% after completing this course. Thank you.

-Course was very informative and teacher made material interesting

-The class and teacher were great

-Good information was shared in the class! The instructor was very nice and showed a passion for teaching the subject.

-really sheds light on things

-I'm glad that they make you take this course before you can complete your bankruptcy. It is very helpful and educational. Thank you

-I FEEL THAT BY TAKING THIS COURSE, I CAN BUDGET MY EXPENSES AND GET A PARTTIME JOB TO HELP ME DO THIS. I'M JUST SORRY THAT I HAVE TO TAKE BANKRUPTCY AT THE AGE OF 49, I FEEL LIKE SUCH A FAILURE, BUT I WILL DO MY VERY BEST TO GET ON TRACK AND GIVE IT A 100 PERCENT TRYING.

-I feel this will greatly help my husband and I get on track with our finances. There was great material that is relevant to anybody's life.

-I read everything and tried to retain as much as I could. My ink cartridges dried out on me and I couldn't copy anything. I would like a copy of this test so that I can properly budget in the correct way. Thank you for all the help when I called for the information regarding this financial management course.

-This information is very useful thanks

-Very educational and most of it was easy to understand

-I now have a better understanding of credit and budgeting. It is a lot of work, but I have learned and will benefit from this because I will not be in this situation again!

-I AM NOW USING A BUDGET AND IT IS HELPING ME TO SAVE SOME MONEY.

-I found this course to be very helpful and will use this information in creating a budget and setting goals for my family. I liked taking the online course because it gave me more time to look over and read each chapter thoroughly.

-I learned several things that I did not understand about the credit laws and consumer protection

-I have learned a great deal of things about managing money from taking this class and expect it to help me in my future financial decisions. Thank you.

-This was an excellent program. I didn't know about credit card companies giving lower rates to people with higher credit scores. I wish I had had all this information before. Thank you so much!!!!!!!!!!

-Very useful. A lot of information that I needed and it was quite helpful

-Very helpful, thank you.

-Thank you for all of the great information, I will use it to make a fresh start.

-The instructors made a bad situation seem painless and made us feel like we will be okay and information was very helpful. Thank you

-Thanks

-Great Job.

- This was most excellent!!! Thank you

-The Course was very helpful.

-I though this was an informative course

-I like the program and have learned a lot to manage my finances. Most of the information and knowledge I have received in this program I will be using in practical life.

-the course was very easy to get through

-this course was very helpful. I took notes am going to use them in my daily life now.

-At first, I was reluctant to start the test. But as I started, I couldn't stop. It hit right at home. Very informative.

-The course was very helpful and well explained.

-I have been doing some of the budget plan already but I will try very hard to manage my money better!

-Thank you for helping me to start a new life I realize how important is to have a budget up date

-thank you very much I have already set a budget for myself when I filed last year. I have noticed when I don't eat out, buy junk food and especially staying away from entertainment like movies, festival etc. I have saved a lot of money.

-A budget is most useful, especially the leakage tracking aspect of it.

-I found it easier to take this at home at my own pace. I learned a few things also.

-This course was very informational. I wish that I was required to take a course like this in high school. I think it should be mandatory for all high school students to take some kind of financial planning course. Thank You!

-I found this course very helpful, and will try even harder to be more responsible.

-Really glad I was able to take this class.

-This has really helped me have a better understanding about my money and finances.

-very friendly.

-Thank you for your help!

-I most definitely learned from this online course and will take all the information and use it for my benefit.

-Thank you!

-wish I that done this along time ago

-interesting

-Very good program

-Class was good. Little long, but liked that I got to do it online.

-Thank you for all the help. I found the information given very helpful. I am very grateful for all your help. Thank You

-I feel that everything in this course was of some use and will come in very handy.

-Thank you ...The course was well worth the time put into it..I will Definitely use the information that was provided so I will never again have to file for Bankruptcy.

-This was very convenient for me as I have a very busy work life.

-A great class to take at home!

-I am a classic example of a person losing his job after a number of years and never having a budget or emergency funds for this type of situation that leads to Bankruptcy. I have learned alot from this experience and this program !!

-I BELEIVE, BECAUSE I HAVE DAMAGED MY CREDIT IN THE PAST THIS ALLOWED ME TO LEARN FROM MY MISTAKES AND ANSWER EACH QUESTION ACCURATELY. I REALLY ENJOYED TAKING THIS COURSE.

-I think I will be much more conscientious about my spending, as a result of this course. Thank you.

-THIS PROGRAM HELPED ME OUT A GREAT DEAL!

-The information in the course will be the right start to get my credit in order. Excellent course.

-I learned alot from this course. Sometimes we make wrong choices in our lives, but thank GOD we learn from them!!!!!! I think that learning how to budget my money will take alot of the stress out of my life. Thanks for bieng there when I needed help!!!! GOD BLESS YOU!!!!!!

-I thought that this was a great course and I really learned where my faults were and how I can fix them. So thank you..

-Thank you for the information to aid my husband and I in restarting our financial future following our bankruptcy.

-Thank You...

-I am glad to use this program and I hope it betters me for my future finacial situation.

-Thank you!

-This course was very informative.

-This was a very interesting, yet eye-opening experience. Thanks!!

-This program was very informative for me, I learned some things I didn't know about finances. Thank You.

-Very impressed with the content of this course.

-I really do appreciate this program that is offered. It really did open my eyes to a lot of ideas and facts that I was unaware of. Thank you for this opportunity.

-I will really TRY to get myself on the right track, financially. I'm seriously going to stick to a budget. I want my children to learn the importance of sticking to a budget and NEVER having to follow in their parent's footsteps!

-I am very impressed with the online class. I learned a lot from it that I plan to use in the future to avoid financial problems. Also, many of the topics seemed to relate directly to what I am going through. I feel this class was very good and informative.

-Excellent Info and Presentation

-I appreciate the information regarding budgets and now I feel like I can make a budget of my own. I liked the option of printing the chapters so that I can file them and use them for future references.

-Thank you for your help.

-Great class.

-Class was very informative and updated to current laws.

-The instructors were very professional and spoke very clearly.

-Class was very good.

-Both were very good.

-Great class, thanks.

-The content was easy to understand and helpful.

-Very good.

-This course, although mandatory, was a huge help to my financial success from here on. I will read this material thoroughly again. Thank You

-Thank you. Information very helpful.

-This was really a nice program that can help me in finances.

-I Think this course will help me in my financial life. Thank you

-This was very helpful..I learned some explanations about money and budgets

-Very interesting. I wish I had known these things years ago.

-this was a very good course and informative thank you

-It was a very good course and I learner alot from it. I will start using a budget in our home.

-Class was very nice and conducted very good. Really better than I was expecting. Thanks to all concerned.

-Nice to have it over the phone.

-Thank you for your help.

-Thank you

-Thanks for helping me.

-Thanks. Very good teachers.

-Very good.

-I learned a lot and glad to have taken the course-----a very good idea---for people that can't help what happened to them.

-I'm now more familiar with what to do avoid bankruptcy. It was a very refreshing course.

-I appreciate the opportunity to print each chapter, as I will refer back to the information I have learned. All of this information will help me in the future to create a better budget and improve my life. This course should be a requirement to all young adults before they can graduate high school as it easy to get into financial difficulty. Thank you

-I think everyone should take this course before they graduate high school. It has so much information in it that can help prevent bankruptcyies and financial heartache. Thank you for putting together such a helpful, educational program.

-You should have an "Absolutely Yes" option for the answers. I learned quite a bit from this course. Thank you!

-I learned a lot from this course and I will recommend it to others in the future.

-The instructor was very nice and helpful

-The course was interesting and informational. I believe what I have learned will help me to stay out of debt in the future.

-I have learned many new things that will help me with my own personal finances now and in the future! Thank You

-Thank You very much.

-loved the budget and goal information. The information on credit cards and payday loans was frightening!

-This was very helpful. Thank You.

-I APPRECIATE THE VALUABLE INFORMATION THAT WAS AVAILABLE. THANK YOU VERY MUCH.

-this was a very helpful class. thank you

-The course was and will be very beneficial. I have been going through some of these situations as we speak. I will keep copies to refer to later on as any of these situations arise. I really enjoyed it. I started at 6:30 p.m. and finished at 10:12 p.m. Two hours huh! SMILE.... Very good and helpful. Thank You for educating me. This program will come in handy.

-I learned a great deal about my financial rights and how to better maintain my responsibilities. I will certainly use a budget at home and have already made a goal card for myself.

-I had to file bankruptcy for a very different reason, not due to bad money management, however this did teach me very valuable things I can use

-I wish I would have taken this course years ago before my finances got to the point of Chapter 7 bankruptcy. I think every high school student should be required to take this course and should keep the course materials as a guide to live by. Thank you.

-Lot's of helpful info. The "goals" and "budget" chapter is the most interesting and motivating.

-I will try to use the 1 cent savings and double it each day to save money.

-I learned a lot that will be useful for the rest of my life.

-This course was very enlightening, full of good information. I learned so much about credit, loans, interest rates and insurance premium, these learning tools, book, information will be a continuing reference point for me.

-Class was by phone. Thank you.

-Thank you very much.

-Very informative

-Thanks for your time and trouble.

-It would be nice to have a course hot sheet that would include the forms and phone numbers that are cover all on a few pages.

-I learned alot from this course. The first course you have to take is a waste of time. This one actually teaches you some things.

-I am glad I was required to take this course. I found all the information helpful and I intend to put it to use in my life to assist with budgeting my money. Thank you

-This has been very useful and informative for me. Thank you.

-The Consumer Agency was great; the computer area I worked in was very nice, comfortable and I could concentrate well.

-Thanks for the opportunity to brush up my budgeting skills and the reminder to set goals

-Very helpful to have this available online. Thanks

-Thank You!!!

-Everything included in this course was simple and useful in the course of anyone's financial life.

-This online financial management class was very informative and brought enlightenment to a whole lot of bad habits I need to correct. Thanks for your help because it is being put to use as I was following along the class and present, now and on.

-very good

-I am very happy with this course, and look forward to applying what I have learned to my personal financial goals.

-THANKS FOR THE COURSE

-Thank you this has been very helpful. This course should be given to high school students.

-this is a wonderful program and very helpful. thank you so much

-thank you this is a good program.

-Very informative information!

-I found this course EXTREMELY helpful!

-I learned something I did not know prior to taking the online course. It will help me a lot in the future and my personal finance and budgeting.

-very good information for anyone. There should be a way for people to find this info before problems occur.

-I found this whole course very informative. If I had been able to do this earlier in my life, when I started working (at age 30) and subsequently became a single parent, am sure things would have been much different for me with my financial situation. It would be my suggestion that seniors in high school would be required to take this course.

-many new terms, very helpful. I will use the budget form and have already set 3 goals, one short, one moderate and one long-term. Thanks

-I really have learned alot by taking this course. I am going to put the information to good use.

-I was really pleased to know that there was someone out there that cared and took the time to put Money in Motion available for me; during this course I have learned so much from it that right now starting today I made a budget for myself and my family and I am going to use the financial tools to help me. Thank you so much I feel that with the money in motion program I am on my way to getting ahead.

-I understand alot more about my spending/saving.

-Wish we could have had this course twenty years ago, thank you

-The FTC was very informative. I didn't know that they have so many branches of services for the consumer. Starting a budget is very important to me now. Because it will help me see where my money is going and will help me set goals. I will like to get a copy of this book. I was able to get so much information from this program. I would like to pass this information to my family and friends to learn this. So, they won't like myself run into debt problems.

-I feel that by taking this course I can get my life back. Also I'll be able to make my money work for me

-I learned that I can really save money and get my life and my wife's life back on track and stay out of debt for good. As long as we commit and stick to our budget.

-thanks again

-the list of files to organize my paperwork was very helpful. thank you

-very well written course

-Thank you very much for this experience.

-The program is very interesting, educational and informative.

-I was very pleased with the program. It was easy to read and clear in the meaning. It should be a mandatory high school course! Thank You

-thank u for this course. It will be a very useful tool in budgeting my money & getting back on track.

-I liked this course-very helpful and not confusing.

-This course was inspiring and very helpful. I think everybody should take it.

-This was a very informative class.

-I really enjoyed this course and learned a lot about it. I believe that everyone should at one time in their life take this course, to keep from having to get into financial trouble. Thank you so much, it was a big help.

-This should be a required high school course. This will be very helpful in changing my handling of money.

-helpful

- All Helpful

-Well planed course.

-This course was helpful for my everyday life.

-Good source of financial information, and as a result I will use this knowledge for my remaining wage earning years.

-VERY GOOD.

- thanks for being helpful

-found course very useful in learning restart my life

-I think that this is a nice course to use for anyone. I believe that it should be used for adults just starting out as part of a graduation rec. for high school, so that they understand and get the information that they need in order to live life more effectively and have a chance to not be in financial debt and have to file bankruptcy. If something like this was used more early on in people's lives it might be easier for them not to end up in bankruptcy or financial debt. Teaching a child to work is one thing, but a course like this would also give them the upper hand about finances and help them understand more about taking care of themselves.

-With making \$812 a month in s.s. for my daughter and my self we had no other choice. Savings will only go so far. Budget does help. Thanks for the help

-When I first started working (years ago) I always deposited some money in my checking account each pay day. I had forgotten about how I helped me out that is one of the first things I do, after I made a budget and a list of goals. Thank you for this opportunity to relearn something I had forgotten.

-BETTER THAN WHAT I EXPECTED AND GOOD INFORMATION TO SHARE WITH OTHERS

- I found the material helpful and informative. The budget section will be particularly useful, I printed the material and I am going to start my budget planning as soon as possible.

-Very helpful! I learned a lot.

-Gave me information that I had not realized. Very informative

-I found this very beneficial and will use the budget layouts.

-This course was very well put together and will help me with my future planning. Thank you.

-I will set up a budget on my computer.

-Some very helpful information in the program.

-This course cleared up a lot of misconceptions I had about budgeting, credit and fees.

-Very informative, information on budget will be helpful. Thank you

-You guys were both very helpful. Thank you very much. I appreciate your time.

-This is one of the best courses. Very helpful. Excellent instructors. I am going to set myself on a budget.

-Very good information on debt problems and ways to solve them.

-VERY GOOD CLASS. THANKS.

-I THINK THE COURSE WILL HELP ME ON GETTING MY CREDIT BACK ON THE RIGHT TRACK.

-VERY INFORMATIVE AND HELPFUL.

-Whole new approach on everything.

-The teacher was very helpful and did an excellent job in teaching the course. I feel better prepared to deal with my finances now.

-THE COURSE WILL HELP ME TO REESTABLISH CREDIT. IT IS AN EXCELLENT LEARNING TOOL.

-Thank you

-CLASS KEPT ME WELL INFORMED. VERY GOOD INSTRUCTOR. ALSO INFORMATION IN THIS BOOKLET IS VERY VALUABLE AND HELPFUL. THANKS SO MUCH.

-Thank you for such informational information

-I BELIEVE THAT TODAY'S FINANCIAL LAWS HAVE BECOME A FORM OF MUCH PRACTICED "SO-CALLED" LEGAL ENTRAPMENT.

-VERY GOOD INFORMATION WAS GIVEN AND THE BOOKLET IS VERY GOOD.

-THE FACILITY ROOM WAS VERY COLD.

-I thought it was an education course with a few good points that will be able to help me in the future.

-GREAT CLASS! VERY INFORMATIVE & HELPFUL. WILL PASS ALONG INFORMATION TO MY 22 YEAR OLD & 19 YEAR OLD CHILDREN! THANK YOU.

-This Is a really good program I learned alot, Thank you

-I LIKE THIS CONFERENCE.

-Thanks

-This was fairly easy to read and understand, I think it will come to good use in the future.

-I'm glad that I had the opportunity to take this course. I learned a lot of valuable information that I will certainly apply in the future.

-I think this was a great course. I would recommend it to anyone.

-THIS WAS A GOOD COURSE

-Thanks

-It would be helpful to add information about how marriage laws affect personal credit and how to avoid pitfalls of bad credit due to divorce.

-I have learned a few new things that I will be able to use in the future, thank you

-Thank you for your patience. I got a lot out of this program that I will use in my budget. Thank you. June

-AMEN!

-Very helpful, and pass on info to others. Will tell others about this program.

-very informative and helpful. I really learned a lot!!

-I am an elderly person and only wish I had learned some of these educational subjects earlier in life to prevent my present financial situation.

-Maybe some information about the use/recommendation of different computer software for tracking expenses and creating budgets would be helpful. All in all a good course!

-This very educational whether you need it or not. If followed it can make life easier.

-Very helpful.

-This gives me good directions to manage my budget and set goals.

-Thank you for making this available online!!!

-will start my budgeting today!!

-wonderful. Very helpful. In the beginning I dreaded having to take it. Now, at the end. I'm so happy I did.

-based on my current age (72) many of the examples no longer applied but overall I felt the course had value to my situation.

-I was not looking forward to this course but I really learn something and found the course very interesting and very educational. I feel I have benefited a lot from it.

-Thank You!

-I learned information that will benefit me.

-This course has been very helpful for me, thank you very much.

-I have learned a lot about budgeting my future and a way to correct my finances.

-Gracias, todo estuvo muy bien.

-REALMENTE APRENDI MUCHO Y MANANA MISMO COMIENSO A REVISAR LAS FUGAS DE MI PRESUPUESTO [GRACIAS].

-Course was very helpful, it brought back practices I had forgotten about. Hopefully it will help others as it has me.

-This test should be taken by everyone before they get a credit card.

-We have been using a budget, however we do not put the savings line near the top and we are going to change that so it will be at the top, right after the mortgage payment

-Gracias

-This was a great experience. I learned alot of things that will certainly help me to stay on track. Thank you so much for the class

-This was certainly worth my time. I could pass this on to a few people. Thanks for the help.

-WE HAVE BEEN BUDGETING FOR SOME TIME BUT WE NEVER WROTE DOWN OUR GOALS.

-The information in the context will be helpful on my journey towards obtaining my financial goals and getting back on my feet.

-Very well done and informative. I would highly recommend every child receive similar information in high school.

-it took me alot longer to complete this course not because of the material because I really needed to learn the material, it will be a useful tool for me. Thank you.

-I FOUND THIS VERY HELPFUL IT MADE ME REALIZE IT CAN BECOME MUCH EASIER TO GE MY FINANCES BACK ON TRACK WHEN I GET BACK TO WORK THANKS VERY MUCH.

-VERY INTERESTING AND VERY GOOD PRESENTATION

-CLASS WAS NOT ONLY INTERESTING AND INFORMATIOVE BUT MADE ME FEEL COMFORTABLE IN THE UNDERSTANDING OF MY PROBLEM.

-I think this should be a requirement course in high school, and possibly people with lower credit scores.

-I think the class gave a lot of information and the way it was presented was good.

-This course was very helpful in providing tips to change my everyday life.

-Learned more about savings and will start a budget for my family and saving 1st and not last.

-Excellent program and class

-Both very good!

-Both were very good!

-GREAT JOB. THANKS

-Great class, lots of information!

-I took this course as required for bankruptcy discharge. However, I was surprised to find how useful the information was. I will create and live by a budget from now on. Thanks!

-Thanks!

-Thank You!!

-I liked the idea of carrying the goals in your wallet and the keeping a journal for a month. I will definitely give this a try, I've thought of it but never pushed the thought.

-Thanks!!!

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

-Very informational, helped out alot!!

-Class gave me reasonable plans to budget finances and protect credit.

-Thank You.

-I learned alot. Thanks.

-A lot of review but repetition is good for making it stick in my head. Lots of valuable information and suggestions. Thank you very much.

-this course would be helpful to the younger generation when they are thinking about using credit cards and the problems that can be created if they choose to use them.

- thanks I will use A budget

-I feel the program prepared me with the knowledge I need to have a more organized financial future.

-rather a neat program... actually made me think about ideas and goals.

-Course was very helpful and I learned about more about how to handle my finances.

-the course was were helpful

-It was quite interesting

-I know that I will go back to a budget and put a savings in place for all of my goals instead of trying to do things with the little that I have. Thank you so much for this eye opening course.

-this program helped me allot and I know with the knowledge you have provided me I will be able to earn my goal!!

-Thank-you for the on on- line course, it made it very easy for me to do. I learned alot, and will do my best to stick to my budget which I already have made up. Thanks again.

-Very helpful and informative.

-Great course, I learned things that I didn't previously know, but thought I did! Thank you!

-This program was very helpful to me, I have learned that I need to set up a budget. I have already done my goal card. I have learned ways to keep my goals to become a reality.

-I WOULD STRONGLY RECOMMEND THIS COURSE TO 18 YR OLD GRADUATES STARTING OUT.

-thank you

-Thank you for helping me get back on track

-This course was very interesting & informative & appreciated, Thank You!

-I found this to be very helpful in preparing my goals.

-This was an excellent online course. I learned many new things about financial management and credit that I did not know. I have printed out each chapter and will review them.

-The program was very helpful. I learned quite a few things I did not previously know.

-The information and example of the budget was very helpful. After reading it my husband and I made our own budget. We are very excited about our new path to our financial freedom. I also gained a lot of useful knowledge about my rights and the importance of reading everything on a contract before signing it.

-I found this book and test very helpful to me. I'm going to go by my budget. Hopefully I will not be in this situation of financial trouble again. Thank you.

-Will use the booklet for reference in the future. It has a lot of good information and is very easy to understand. Wish I had known about a lot of this info years ago.

-EVERYTHING WAS OK. I ENJOYED IT. KEEP UP THE GOOD WORK.

-This course is very helpful to me and my wife. We're very grateful to the professor of this course. This will surely help improve our financial structure and life in general.

-I'm glad I did this course---now we can start fresh and get our financial structure better and prepare for better life without worry.

-Thank you. This program was very informative and gave me some very useful information.

-It was a very good class but I know most of it. Thank you very much for teaching me the rest.

-Thank you for your knowledge & patience with so many people on the conference call. Very kind and helpful.

-At 77 years of age I know most of this. What tripped me up was letting family use my credit and not being able to say no. Loving family can do that.

-Thank you

-I WILL HOPE THAT THIS NEVER HAPPENS AGAIN, BUT THINGS DO HAPPEN IN LIFE AND WE ARE NOT READY WHEN IT DOES.

-Thank you!

-thank you

-The chapter that pertained to setting goals and making a budget was really helpful.

-This has showed me alot about starting and maintaining a budget. My husband and I are looking forward to sitting down and setting up a budget and setting some goals for ourselves. Thank You so much!!!!

-THE CLASS WAS VERY HELPFUL TO ME, HAD I KNOWN WHAT I JUST LEARNED, THINGS WOULD HAVE BEEN A LOT CONTROLLING WITH MY BUDGET. SOMETIMES, IT'S HARD TO BUDGET WHEN YOU ARE A SINGLE PARENT RAISING THREE CHILDREN. I HAVE LEARNED A LOT IN THIS CLASS AND I THANK YOU FOR THE MATERIALS.

-HE WAS THOROUGH, PATIENT, DIDN'T TIRE UNDER THE GREAT BULK OF INFORMATION TO BE COVERED AND VERY HELPFUL. EXCELLENT TEACHER! PATIENT, WELL-MANNERED.

-I thought that the program was very helpful and I learned a lot!! --- I also think that it helped me with my financial situation.

-Thanks for all your help and support, I can't wait to get started!

-important information and very helpful

-I WAS DREADING THIS CLASS, BUT IT WAS VERY ENJOYABLE AND VERY INFORMATIVE, AND TIME VERY WELL SPENT.

-helpful information

-I must say this was a very interesting lesson. The budget info was very informative, and I do have a different outlook on budgeting now. Sorry it took me so long to get this info.

-I WOULD LIKE TO THANK YOU FOR THIS COURSE.

-I found a lot of the information very helpful and found out a lot of information that I did not know. Thank you.

-thank you

- It makes me excited to make a budget suggested in this course.

-This was a very well put together program, I would recommend it for anyone, even if they are not filing bankruptcy.

-thank you

-thank you for this course.

-This course is very helpful to money management and rebuilding your credit.

-Was very helpful

-I found the book very informative. Thank you

-Phone conference met my needs well. Instructors were polite and helpful.

-This is a very helpful course. This should be offered to society as a whole then maybe there would be less bankruptcy.

-Very enlightening.

-Instructors did a great job. I would rather take class this way than in a classroom.

-I feel the information was very helpful through this class and hopefully will make me a smarter consumer in the future. There was a lot of info I did not understand before and I feel this class has better educated me for the future.

-Thank you both for your help.

-This was very helpful. Could have used this years ago.

-Very kind----Thank you

-Course material and instructors were and are outstanding for those of us who followed directions. This information will clearly assist me in managing my finances on a go forward basis.

-Thank you for your help.

-Thank You for this opportunity for letting learn ways to manage my budget from now on. This program has given me ways to improve my credit score in the near future. Without you helping me through this time of need it would have been so much harder. I am grateful for your help. I hope others will be glad they choose the same program to help them through their time of despair.

-Thanks

-Muchas gracias por darnos esta oportunidad en Espanol y en la comodidad de nuestra casa y acomodarnos a nuestro horario que en algunas ocasiones nos es tan dificil hacer algunos tramites tan importantes como lo son estas clases que nos ayudan a aprender sobre administrarnos mejor. Muchas Gracias Atte.

-thank you for this helpful course!

-Thanks!

-very helpful

-Thanks for providing simple, clear examples that can be applied to real life. This info will actually be helpful.

-I was at online but I learned a lot I think Money In Motion is GREAT!!!!

-Very helpful. Things I didn't know before.

-Class very helpful

-If I decide to use credit in the future or loan I will only have 1 at a time. Do not get any other credit or loans until 1 is paid off. I can gradually build my credit back up this way.

-this course was very helpful

-none

-The instructors were both very pleasant and thorough. Materials were very helpful and brought a lot of information I can use and things I wasn't aware of.

-I took accounting in school but was still having trouble understanding certain things and now it has been laid out in "plain English" for me. Thank You!

-This course really opened my eyes to where I was going wrong in my spending choices. I will definitely use the information I have learned here.

-Muchas gracias, Por darnos esta ayuda en español en la comodidad de nuestro trabajo, en la comodidad de un horario diferente al que esta empresa tiene y en algunas ocasiones no nos podemos ajustar, de nuevo muchísimas gracias por tan grande ayuda.

-All information is usable very informative

-Thank-You!

-I thought this online class was very helpful! I think the 2 hour min is a little long, but overall the class was informative!

-I learned a lot. Thanks

-The information was relevant, and my wife I will take the knowledge from this test into our new fresh start of life and dealing with finances. Thank you.

-thank you

-This was a very helpful program and I will take many of the things learned from it and apply it to my lifestyle.

-Thanks!

-This has been very informative and I pray and hope that everything that I have learned from this course and events in my life will help me to be a better person and to get it right from now on out.

-It was pretty long course but it had a lot of great information I can use. It was also convenient for me since I could do it on-line and not have to take time off work to go to a classroom.

-thanks

-I have learned valuable lessons I've never known in my life. I will always carry a goal card and when I am tempted to make an impulse purchase, I will pull out that card and resist the temptation. I will also save before I spend anything, which I didn't know to do. This has hopefully made an indent in my brain and I will store it and use forever!

-May be a little hard for much older people to understand without the help of someone else.

-2 hour requirement a little too long, I found myself having to re-read text because I had read it too fast the first time. I learned a lot from this class.

-Very helpful information. Is there a book out there that one can purchase for reference; Expand information on when a collector's call becomes abuse.

-I am so thankful to have this packet to use.

-Thank you.

-This course has really opened up a new door in my life that I'm sure will be useful for the rest of my life. I've went 54 years without goals (and a budget) and don't know how I survived as long as I have. I will definitely be stressing this lesson to my children and grandchildren. Thank-You

-I enjoyed the class. It was very informative. I will certainly use some of the techniques discussed. Hopefully I will not come this way again.

-I learned a lot from this program. They should REQUIRE that all high school students take this, had I known this information years ago I may not have had the financial troubles I've had.

-Very informative, easy to follow and understand. Offered very clear steps to setting goals and preparing a budget. It will make it more likely that I will stick to a budget with short-, mid- and long-term goals as rewards.

-very good course. learn things that I didn't not know thank you

-I found this program quite interesting, easy to read and helpful. For the first time in my life, I feel like I have a chance to really getting my goals. Thanks!

-I learned alot in reading the material and quizzes thanks for the info

-this program was very enlightening and answered all the questions I've had, been wandering about and have inquired about. I will be keeping all of these chapters on file and using them in my every day life for life.

-Thank you for the help.

-This was very educational, I learned a lot of helpful information from your company. It didn't take me as long as I thought it would to complete. I read over the chapters before taking the tests. I was originally suppose to do the tests over the phone, but the times were a little off. I want to thank you for this counseling..I will keep the book for further references, I know it will come in handy and keep me on track. Thank you

-This was very helpful thanks

-I learned several things that I did not know. I feel the things that I learned will help me in the coming years when I try to re-establish my credit.

-very informative course

-Your employees were helpful and respectful. This was greatly appreciated.

-This information has cleared up many questions I had on several issues. The terms used by sales personnel or affiliates are not always explained and sometimes feel at 56

years old I should know the terms and know what they mean. Too often we are rushed or they make you feel dumb for asking. Well worth going through and a lot of things will change when they sign on the line. No more!

-this course made me realize the HUGE mistakes I made by not budgeting and setting goals for myself. Thank You

-this course help me in a lot of ways, personal and financial, thank you

-I APPRECAITE U TEACHING ME AND MAKING ME SEE AND LEARN ABOUT MY GOALS IN LIFE AND MY BUDGET IS REAL IMPORTANT TO MY LIFE. ANF MY CREDIT IS THE NUMBER 1 FACTOR OF WHAT I WANT IN LIFE. I AM GONNA ACHEIVE MY GOALS, AND MY IMPORTANT WANTS. A CAR, AND MY OWN HOUSE FOR MY THREE LITTLE KIDS. I SAY THANK U....

-My goal with this bankruptcy is to be able to match my income with my remaining obligations as to be able to set goals and I am determined to reach my goals.

-Having gone through bankruptcy I wish there was a way people could learn about what not to do during their financial life in a mandatory high school class.

-WOW. I THINK THIS INFORMATION WOULD HAVE BEEN MORE USEFUL TO ME BEFORE... YOU KNOW THE SAYING, "IF I KNEW THEN WHAT I KNOW NOW". I THINK THIS SHOULD BE TAUGHT, AND A REQUIREMENT IN HIGH SCHOOL AND UPPER EDUCATION LEVELS IF NOT THEN. I BELIEVE, IF I WOULD HAVE KNOWN SOME OF THIS INFO BEFORE, I MIGHT HAVE PREVENTED MY SITUATION NOW, OR AT LEAST DELT WITH IT MORE WISELY. THANK YOU FOR THE INFO, BETTER LATE THAN NEVER. I CAN TELL YOU, IT WILL NOT HAPPEN TO ME AGAIN.

-Course contained very good and useful information - made copies of each chapter to read again and again. Thank you

-This program showed me a lot of ways that I can reorganize my life and finances. It also taught me some things that I didn't know about credit cards that I wish I had known in the past. Overall it was very helpful. Thanks!

-The course was very informative. It will help me in re-evaluating how I've managed my money in the past and give me a new sense of responsibility with my budgeting and spending habits.

-I feel that with the overall suggestions and techniques given for learning how to "Budget" your money...I have learned ways of living within my means and how to save a little money (no matter how small the amount is...that amount will eventually grow). I am very excited about planning my own personal budget.

-I learned a lot from this course. This course should be taught in high school and be a required subject. I will create a budget and set goals. I can see why I failed with managing my money, I never set goals; I just shelled out money for expected expenses but mostly shelled out cash for unexpected expenses! I complained to my attorney about having to take this class.

-This program is extremely helpful and very user friendly. Thank You

-This class was very helpful to me.

-This course helped me understand what I was doing wrong and how to correct and move forward with success. Thank you so much

-The class was very beneficial. Thank you and special thanks to instructors. They did a great job.

-It helps to know more on how to try to obtain a budget.

-At first I thought this would be a waste of my time, but after taking the course I realized just how important goals and budget is important. Thank-You

-Thanks for helping me learn how to budget my money

-This course was well educating. I have learned a lot from this counseling session and will take it with me to help better myself and my family. This counseling is very beneficial.

-Instructor made people comfortable and willing to ask questions

-The online course was well put together. I learned a lot and I liked the pre-test questions. They really helped me to think and look out for the answers in the following chapters.

-This course was very helpful to my financial situation. I certainly learned much more than I expected I would. Thank you.

- I FOUND THIS VERY HELPFUL, AND I THINK IT SHOULD BE A REQUIREMENT IN SCHOOLS AND OR BEFORE MARRIAGE. I AM LOOKING FORWARD TO MAKING A BUDGET AND SETTING GOALS FOR A BETTER FUTURE FOR MYSELF AND MY FAMILY.

-This course was very helpful to me, and made me see the importance of setting goals and making a budget to help me financially.

-THANK YOU FOR BEING HELPFUL. MAYBE GIVE AN EXAMPLE SIMPLE BUDGET SHOWING HOW TO WATCH WHERE MONEY TO GO

-VERY WELL INSTRUCTED - CLEAR. PERFECT!

-VERY INFORMATION AND INSTRUCTOR DID A GREAT JOB. THANK YOU.

-valuable information!

-THIS COURSE WAS VERY HELPFUL AND WILL HELP ME TO IMPLEMENT A BUDGET BY SETTING GOALS TO GET THINGS IN LIFE THAT I WANT! THANK YOU!

-Great course. I actually enjoyed it. Thanks!

-I'll try to work on a budget

-I really enjoyed and got much use out of this program - thanks!

-I was really surprised to discover the number of bad habits I have. I feel this course not only helped me understand how I got into this mess, I now know how to start a budget to keep this from happening again.

-Learned so much..Very helpful

-I WISH I KNEW ABOUT YOUR COURSES WHEN I FIRST STARTED GETTING IN OVER MY HEAD. TOOOOOOOOOOOOOOOOOOOOOOOOOOOOOO MANY PEOPLE ARE NOT AWARE OF A PLACE TO GO TO LIKE YOURS!!!!!!!!!!!!!!!!!!!!!!!!!!!!!! YOUR OFFICE WAS JUST UNBELIEVABLY HELPFUL, PATIENT AND GREAT!!!!!!!!!!!!!!!!!!!!!!

-The material is very informative.

-I learned alot during this course, and will use this information throughout my life time.

-Thank you so much.

-Thank you for the opportunity to not only take this course on-line, but to educate and help me improve my personal financial management.

-Thought maybe this would be a waste of my time, but I was wrong, got a lot of ideas from this. Will most definitely start a budget

-VERY HELPFUL

-I definitely benefited from this course, specifically how important it is to keep a budget and knowing exactly where you are spending even a \$1.00. This course should be mandatory for high school seniors going out into the REAL world to help them not make the same mistakes as some of us have made. Thank you.

-I want to print this off to use forever.

-I have always had trouble setting a budget and now I understand how to make one work for me and my family. Thanks!

-I think that this course was very helpful in guiding me into working out a budget. It helped lay out all of the minor expenses that I may have forgotten to include. It also was very informative about the credit cards fees, types of interest, credit acts, and how to prevent identity theft. I know that I will take a lot of this information away from this course and I will put it to use. It was very easy to understand and follow. Thank you!

-Thank You

-The course was good I learned some things that I did not know and may have not found out any other way.

-Excellent program. I learned a lot I didn't know and feel confident I will be able change my situation.

-Course book was very clear and helpful. I learned a lot. Thank You!!

-I learned that a budget is very important and I plan on using one now.

-Very informative course. I believe anyone who wants to use credit should take this course. Especially high school and college age people.

-this course was very helpful, i am eager to get a budget going to reach goals, and to get rid of any debt I don't need.

-This was helpful it should be required before anyone can get a credit card maybe that would help people understand what really happens.

-keep up the wonderful work I have learned from this program.

-GREAT INFORMATION FOR FUTURE USE I LEARNED THAT IF I PUT THIS INFORMATION TO USE NOW I CANNOT AND WILL NOT LOSE FOR THE FUTURE.

-This was a course that taught me to go back to the basics and Budget and be prepared for the unexpected and to set goals. Thank you for this wonderful course.

-Very good program. Focused on the basics.

-This was very helpful for me. I have learned allot of information of how to manage my budget.

-I think that this will help me to get my life back on track

-This has definitely made me see that I have to set aside money for savings in order to meet certain goals.

-Thanks for the information

-I am glad the laws were changed to start making people take a course like this. Everybody should have to learn these ideals!

-I am very glad I took this online course. I feel that the things learned in this course will help me get back on track financially.

-I think this type of class should be taught in schools, colleges, prisons and all adult facilities. It is "GREAT". Thanks.

-There is some really good content to this course. I have found some rather good information that can be helpful in our spending habits.

-VERY HELPFUL COURSE. THANK YOU SO MUCH! LEARNED LOTS. HOPEFULLY I WILL NOT NEED YOUR HELP IN THE FUTURE.

-This class was very helpful in knowing the different things that effect your credit good & bad, that I was not aware of.

-I can recommend the program to my acquaintances as it is very enlightening.

-The class was very helpful to me.

-I found the information very helpful, although I came into financial problems with the death of my husband and the decrease of income. I had already started to budget but I like the idea of carrying the card in the wallet and writing down everything I spend. My father did that. Thank you.

-The teacher was very pleasant

-Thank you for everything!

-Thank you for reminding me I can always improve my credit!!!

-I'VE LEARNED TO BUDGET MY EXPENSES AS WELL AS INCOME WHICH IS SOMETHING I HAVEN'T THOUGHT ABOUT DOING BEFORE.

-The course is very informative and provided alot of information that will be used to help with our finances in the future. It was a great learning experience. Thanks.

-Will use budget

-I found the course to be very interesting and I will be following all of the suggestions. I think it was very helpful-I will be setting my goals and changing my future financial life.

-I was especially glad to learn about "spending leaks."

-This course was very helpful in informing me on my financing spending habits. I think everyone should take this course before they are old enough to be on their on and I wish I had something like this course in my high school.

-I thought the program was very informative. I liked the information pertaining to the credit score and understanding all the various variables that go into making our credit score. The budget information and setting goals was a nice informative area. Thank you!

-This course was a lot more helpful and interesting than I would have imagined. Thank you for your assistance

-it taught me how to handle my money more carefully. I am glad I took this on-line class.

-very nice to do this in privacy of own home not missing any work to do so.

-I will start to keep a budget and a goal card. And I will try to do this for 1 month straight to see how I do and then I will do my best to continue with it.

-Have to say I really enjoyed the program.

-I enjoyed this course thanks

-Cool Thanks!

-thanks for opening my mind to actually using a budget

-I FOUND ALL THE INFORMATION TO BE IMPORTANT AND HELPFUL. IT HAS MADE ME AWARE OF MANY THINGS I DIDN'T KNOW ABOUT.

-I really did not know that there was so much involved with getting credit and using credit and how to really apply it all in my family life. the program I just completed was very very helpful thanks

-The course was very helpful, and I will use this information to benefit my life and goals. "I would like to state that she was a great help", she was my first contact.

-I AM GOING TO TRY AND BUDGET MYSELF NOW.

-Completed through self-study

-Completed through self study

-EVERYONE WAS NICE AND VERY HELPFUL.

-I found the online course to be very user friendly and easy to understand. I learned several things and found it to be very helpful.

-By taking this course, I am now no longer overwhelmed with the suggestion of having a budget. This course has given me valuable tools to use and a clear understanding of why having a budget is so important. This course has taught me that having a budget does not have to be so complex as believed up to this point. I am excited to develop this concept and activate it into our lives. I do believe however, that I will talk with a counselor to assist us in creating a budget that is right for my family. Thank you.

-This program has been very useful and has helped me to realize that a budget does not have to be overwhelming to produce and to use to the benefit of my family and our financial future. It gave me the true definition of a budget and has motivated me to want to get one created for the benefit and future once again for my family. Thank you

-This program has taught me so much and I am ready to try to set goals long and short so I can save for my future. Thank you all so much this is an awesome program

-The program had a lot of useful information

-It was more interesting than I figured it would be. Would like to have more information on bankruptcy and recovering your credit scores

-Thank You for your time

-I FEEL VERY LUCKY THAT THIS COURSE WAS MANDATORY FOR COMPLETION OF THIS CLASS. I HAVE LEARNED ALOT FROM ALL THE READING MATERIAL I HAD TO COMPLETE. EVEN THOUGH READING IS ONE OF MY LEAST FAVORITE THINGS TO DO. I APPRECIATE THE EDUCATIONAL VALUE MADE AVAILABE FOR A SMALL FEE. I'M ANXIOUS TO GET STARTED ON MY BUDGET, GOALS, ETC. THANK YOU!

-great program, I will use what I learned daily

-I'm looking forward, to applying the information I gained from this course in my daily life. Forming a budget will surely make things easier and clearer in the future.

-The information was quite informative at which I will definitely utilize in the future.

-It was informative and a relatively pain free course.

- I certainly learned a lot of valuable information. Thanks for the education.

-Designing my budget is not as difficult as I thought and it should prevent my returning to financial trouble in the future. Thank you.

-Thanks So Much, for this information.

-I pray with this information, We will always use it wisely, and never allow ourselves to get in this situation, EVER.... Thanks for the information.