

MIM Comments 6-14-06 to 7-14-06

-Thank you so much for making this available online. I have a disability and going to a class in person would have been difficult.

-This was a terrific course because it was informative, gives me hope, didn't insult my intelligence, allowed me to print the material, further proves that there are people on God's side. Thank you for this very helpful on-line course. God bless America.

-At first I had the attitude that this was a burden to do but before I had finished the first Chapter I found myself getting excited because of learning things I didn't know. This course should be made available for all persons to access online and also taught to high school graduates BEFORE the credit card companies can get a hold on them. Thank you so much for requiring this course. PS. I don't mind saying it really bummed me out to miss # 20 question. I do see my mistake.

-I learned the importance of budgeting and setting goals for me and my family. And in a year's time I'm going to build my credit up and go for a long term goal for myself. I hope in the future if I need to review the information the website will be available to me and many others who need the help and support in a difficult situation. Thank you very much for educating consumers and making a difference in many people's life.

-I so needed this! There were so many times that I said... "Yes, that is me!" This is really a life skill that should be taught to our kids in High school. I was never taught this! (coming from a teacher!) I printed off the whole thing so that I can always refer to it! Thank you so much for this life skill that I should of had years ago to keep me from having such financial stress!!! THANKS!!!!!!!!!!

-Even though I had to file bankruptcy, I gained knowledge that I would have not known where to look for it. Sometimes a negative can turn out to be a positive. Thank you.

-I was resentful at having yet another hoop to jump through in a very laborious process...however to my surprise I found this course to be very useful and appropriate. I am glad this is part of the bankruptcy process and believe the course has brought several awareness's to me about the budget process and how to be successful with a budget.

-I believe this program will be a big help as I am trying to rebuild my credit after my bankruptcy. Maybe one thing to add is how to balance your check book monthly. If anyone could contact me on that it would be great - thanks!

-My husband and I have literally spent hours studying the 8 chapters of this book. I must tell you, at the age of 53 we have learned so much that we never even realized was available to us. Thank you for offering us this course. As much as I initially did not want to spend the time doing this, I am so happy that we did and love to think we are never too old to learn. Thanks again!

-I learned a lot, and was able to do this in my home. Thank You for your help.

-I take a lot of Internet Based Training in my work, this one surpasses them all. Bravo Zulu, is a military term for job well done!

-I liked to be able to take the course on line so that I didn't miss work. Thank You for being able to do that.

-Not only was this very convenient, but it was interesting. The best part of learning this information (of which I learned a lot, I might add) is that it was almost fun! I certainly didn't realize the importance of goals or of a budget. Actually, I have been a bit afraid of a budget - it was a mystery to me. Now, I think we have a chance! Thanks!

-In the beginning I thought this program was just a formality to the unfortunate situation my wife and I were in. After completing the reading and then the content being reinforced with the review and review tests... I found that I knew most of the facts, but never really had a motivation to set up a specific budget like that. I feel I have been given the tools to improve my life and situation. Thank You.

-I really enjoyed the workbook. I am making my budget plan and setting goals. I wish this course was offered in high school. It's exciting to know that I can at 51 years old change my life and again look forward, to less pressure financially and emotionally.

-This was an exceptional course and I learned from it. I printed the chapters so that I can go back and read through again and also use as a reference. Thank you so much.

-You have been very helpful and made a difficult time in my life a lot easier with material I could understand. Your instructors did an excellent job. Thank you and I will indeed use your book to help in the future.

-I actually enjoyed doing some parts of this program. Particularly the structure of the budget. I always knew we needed a budget, but didn't know how to start. We are excited to better our lives after setting up our budget. We are approaching it as something fun and excited to see how it turns out. Thank You.

-I'll be very honest, when I first learned that I was required to take this test, I thought (to myself) that this course was not going to be of any value. Boy oh boy! Was I ever wrong, I know exactly where I went wrong and how. This will give me the tools to handle our finances better than I did. Who says at 69 yrs old you are too old to learn. I wish I would have had this advice when we were first married. I would probably be well off! Thank you for all your help. This course should be a requirement before marriage classes. It would avoid a lot of heartbreak. Believe me, I'm starting a budget right now!

-Very helpful information that I am going to use for my household, Thank You Also Thank you for making this an online class with busy lives and the way technology is today that is a great asset. Thank you

-It was more convenient for me due to working 11-7 shift at night, very relaxed and comfortable in my own home.

-Where were you 20 years ago??? This course should be required before you can have a credit card.!!

-Thank you. I thought I knew it all before taking this course so I came in a bit skeptical. I'm in financial straits because of continual loss of income but I also learned of ways to keep myself from becoming a "victim" again. I printed the course materials to keep in a binder for refreshing my thoughts and spending patterns but also to educate my children when they get older of how to use credit wisely and keep from being on a track of mishaps.

-This internet course is excellent. It is very user friendly. It let me go at my own pace. I especially like that I could print the material out so I can refer back to in the future to help me stay on track. Thanks for making this an option.

-This course was very helpful to me, particularly at this challenging point in my life. I have worked diligently to avoid bankruptcy without success. I regret having to resort to bankruptcy as the only solution to my dilemma. Nevertheless, the insight gained from this course has been enlightening and a valuable tool to making a financial, fresh start. I am pleased that I could participate in this course.

-Thank you. Although my financial difficulties are due to a business that failed, this course put a lot into perspective for me personally.

-This information was so validating, I sat my children down to help them know in life exactly how to maintain good credit and with the information provided in each chapter it explained why. Thank you all so much! I will recommend you forever!

-I'm so glad the government made us take this, it's very helpful.

-The online course was very helpful and with my work schedule I was finding it hard to come in for the class. Thanks for having the online session.

-This is one of the most informative classes I have taken as far as for managing money and I know I will use all the new things that I have learned.

-I've also done the credit when credit is due course and I like this one much better, it has more practical advice especially concerning the budgeting chapter.

-The course was excellent. I thought at first that I was going to be bored from all the reading. The more I got into it, the more I wanted to read and learn more about the things that I didn't have any knowledge of about credit. That I thought that I knew a lot about. That goes to show you that you are never too old to learn. Thank You, for giving me this opportunity to gain more knowledge about my finances.

-It is really nice to be able to take the course at my own pace and go back and review what I missed the first time.

-I felt that the material was appropriately directed to adults. It wasn't boring like a college course and it wasn't condescending either. It was simply informative and very helpful.

-I was aware of some of the information given, but learned a great deal. I will use the information to get myself back on my feet. I have had to file bankruptcy because of divorce, and I appreciated that the course content was presented in a way that was not judgmental.

-I was really surprised by the helpfulness of the content of the course. I never expected it to have all of the information regarding day to day life that I did really put it to use and thank you

-I needed to have information that was set forth for me to use and also grow from. Now I feel a great burden lifted that I have found a foundation and also a system that works for me. The information given in this test was quite eye opening to me, Thanks

-This course is very helpful & informative. I now have a clearer comprehension of the way money works in our society and the responsibilities that come with it. I would recommend this course to any one who has little knowledge about money. !!! Excellent!!!.

-Information/teachers were very informative and easy to understand. I don't know how you could make it any easier. Thank you for your help.

-I was putting off taking this class, but I actually enjoyed and learned a lot from it. Thanks

-This course should be a requirement for anyone who is applying for a credit card and if they don't pass they don't get a credit card.

-Very useful information, I was surprised at what I THOUGHT I knew at the beginning at the course compared to the truth I learned during the course. In the future this information will help me to NEVER make the same mistake of getting in Debt, again.

-Going into this course I thought it was going to be a waste of time, but now that I have taken it, I'm really glad that I did. I would recommend that anyone interested in learning more about building your credit and maintaining your good credit take the time to take this course.

-THANKS,FOR TEACHING ME ABOUT LIFE,AND HOW MUCH IT COST TO LIVE.NOW I NO HOW NOT TO GO BACK INTO THE MESS I WAS IN, MY BILLS COME FIRST,AND I WILL TAKE OUT OF MY PAYCHECK \$25 TO SAVE EVERY PAYDAY, JUST TO SEE HOW MUCH I WILL HAVE AT THE IN OF THE YEAR. SO I SAY TO YOU THANK YOU AN GOD BLESS

-I was very stressed about doing this course, but now that I have done it, I feel a great sense of relief and wish I had been aware of the course before I got into financial trouble.

-at first I was hesitant about taking this test but by taking it I realized how little it takes to destroy your financial life and family wellbeing I am very glad that it showed me my mistakes and how to set up a budget and a goal and be more compelled to achieve them for myself as well as my family. You never realize your mistakes until it's too---late thank you

-I would have liked to have taken this course before I was financially in trouble. Would be great if applying for credit this course was required.

-I found this to be the most informative yet easy to understand course I have read concerning financial matters. I enjoyed taking it and will definitely refer back to it for any future questions.

-Although I am not glad that I am going through a bankruptcy, this course has been tremendously helpful. I have printed every page and I am so thankful for all this important information. I

look forward to putting all of it to work for myself and my future. Thank you very much!!

-I never realized how IMPORTANT a Budget is. I think this course will make big difference in my spending habits and my financial outlook for the future. Understanding how is the tool and setting the goal is the key. Thank you

-I never realized how IMPORTANT a Budget is. I think this course will make big difference in my spending habits and my financial outlook for the future. Understanding how is the tool and setting the goal is the key. Thank you.

-it was not as embarrassing as I thought it would be. Plus I learned some valuable info my wife has been "preaching". Thank You...

-This was a very informative course. I learned how to look for details when completing any type of transaction. With the worksheets that were provided, I copied and pasted into Word documents and created by own budget and creditors. Thanks for the wealth of information. Everyone should have to take this class!

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

-This class was very helpful. I am happy for BAPACPA because now I really understand about bankruptcy and budgeting. Thank you!

-This program has given me an insight on some positive ways that I can improve not only my financial status, but also on my credit reports. Thanks for your assistance and the opportunity to complete this course via online.

-I am in the banking field. A lot of this info I have to review on a yearly basis for my job in mortgage servicing. The budget chapters were very helpful.

-I do think this was worth my time & will help me in the future.

-I wish that I would have had this type of information when I first entered the work force; for, I am sure that my life quality would have upgraded vastly. It is not too late and I will make the best with rest of life. Thank you.

-I FOUND THE INFORMATION IN THIS COURSE TO BE VERY HELPFUL THANK YOU FOR THE OPPORTUNITY TO DO THE COURSE ON LINE AND FOR ALL THE HELPFUL INFORMATION. I WILL BE

USING IT TO BETTER MYSELF AND MOVE FORWARD WITH MY LIFE

-I never really sat back to take a look, at how much money is spent on things that u really don't need or can wait till another time. I have really taken all of this in and I am going to put it to use. I am going to set my kids down and show them how to set goals and budgets, so hopefully they will be ok in there life with money, once they leave my home.

-Material contained a lot of information that I was not aware of such as how credit card companies calculate interest, insurance liabilities. I have printed out every chapter and will make my husband read it! Great information. Thank you!

-I honestly believe that this was a great learning tool for my future. Thank you.

-It helped me realize the mistakes I have made by not having a budget.

- I felt I would not be able to have any money for enjoyment as have watched others in my situation struggle, but see now that by setting goals, I will live richly. Thank-you

-It was very helpful to me and a blessing to me. It was lesson I need to know and to remember always. Every body needs to know about this!!!!

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-It was very helpful to me and a blessing to me. It was a lesson I need to know and to remember always. Everybody needs to know about this!!!!

-I was very surprised at how much information I was not aware of. In taking this course I feel confident what I have learned today will have a positive impact on my future.

-This was awesome. It should be mandatory in college or pre-marriage. Everyone should take this test. I learned a lot.

-Being able to take the online course was very convenient and interesting. I was able to take my time reading each chapter rather than feeling rushed which enabled me to have a good understanding of the materials. Thank you so much.

-This was a dreaded course for me; however, I really enjoyed doing it and did learn a lot from it.

-This is better for people who have a hectic life and don't/can't make an appointment to go to the class. I think at the class I would of been very bored and not all there. I think doing it online and at home made it comfortable and made me want to do it. Thank You very much for providing a very important service.

-I was prepared to think that this was stupid but was pleasantly surprised. I found this course to be extremely interesting and helpful! My husband, age 60 is unemployed for the first time in his life; I am a homemaker with no work experience and no resume, therefore - unemployable at age 57. I thought I knew everything about finance and financial responsibility, never having even made one late payment in my life. I was wrong, thank you for this course, it is exceptionally well done and helpful.

-This online course was extremely helpful, and will be used extensively, starting with a new budget and goals. I see myself making a financial life change after this course.

-This is a course that everyone should take even if they don't owe anyone because it will keep them that way and for those that do owe, it will certainly help to get them out of debt and start enjoying their lives without fear or worries, thanks much.

-This part of the post financial management program was very informative and helpful. I plan to use the information provided in this program to be a better informed consumer and to rebuild my credit. Thank-You so much for this program.

-I was dreading spending 2 hours doing this, but honestly learned a great deal.... particularly the importance of goal setting and budgeting... thank you

-it was amazing the way interest affects the ability to pay off debts. And by not tracking expenses, you can never really know where you're money is really going. Thank you for having an informative course, not just something to take up time and say you did it.

-I realize more than ever how important a budget is. My situation was the result of a divorce and loss of job. This was covered in the course material of things that can happen when you least expect it. I will establish a budget and follow it to the letter. Thank you

-Thank You

-Thank You

-Very helpful information

-VERY INTERESTING PROGRAM.

-I started the course yesterday. After work, I immediately went out, bought a file cabinet and made files as suggested in Chapter 3.

-Thank you so much for your help!

-It never occurred to me to set up an index card with my goals on it. I have never even written my goals down and I believe this will help me very much in keeping my budget in line so I may attain my goals!

-There were many useful ideas such as making a goals card and tips on budgeting. I will use these tips most definitely.

-Thanks for the opportunity to study and get a new start in our finances

-Thanks So Much, for this information.

-This class was very informative, educational, and tools were given to help us figure out where we went wrong. Great job! Thanks.

-Very interesting and helpful.

-The teacher was very helpful and explained every Topic so everyone could understand.

-The course will very good.

-Very good & well put together. Thank you.

-It was a pleasure meeting you. I want to thank you for all your help and keeping in touch with me through the phone calls. Thank you.

-Well-Understood

-Very Helpful

-Very good in explaining everything that we needed to know about important things

-Thank you for taking time out of your busy schedule to help.

-Thanks

-I also read the book.

-This was a very good thing and should be given to every graduate of school

-I learned a lot from this on how to manage my money better & how not find myself in debt again. I thought this course was very complete & thorough in the information & explanations it gave.

-Money in Motion book will prove very helpful in future financial planning.

-Thank you.

-Thank you very much. You helped me a lot.

-Thank you.

-Thank you very much.

-The class was very helpful. I learned a lot of things that I'd never known. The book is very informational and will be used on hand.

-Thank you for your services and staff very helpful when calling

-I didn't have a printer, but I really learned from the course,,, thank you

-I'll make sure to let friends know about your programs.

-learned a lot I will pass this on to friends and family

-Learned some important facts and also some things to use daily; goals and itemizing. Kept my attention and was very knowledgeable (also realistic)

-Better than I thought it would be.

-IT WAS VERY HELPFUL AND I LEARNED ALOT ABOUT KEEPING BUDGETS AND TO MANAGE MY CREDITS

-Most of the information was known but nice to go over some basics. My bankruptcy was because of a job loss and I hate to say my age. Going back into the job market over 55 without a degree is much harder than a few years ago.

-I found the class to be extremely helpful and it motivated me to keep a strict budget and save for the future.

-Teacher was great, very helpful.

-This class was very helpful and informative and precise!

-Staff is the greatest very helpful, thanks again.

-I really enjoyed the course and printed each chapter to keep for future reference. Thanks!

-This was very informative. Thank you

-THIS WAS VERY HELPFULL I LEARNED SOME NEW IDEALS TO APPLY TO MY LIFE

-MY FIRST CLASS ON LINE.THANK YOU.

-I was really surprised how much the budget made more sense the way that it was done. I am really excited about using my new findings. Thank You

-Thank you for telling me that the saving amount should be on the top of the list. I always put it on the bottom, no wonder I have no money.

-Very helpful information. Thank You!

-I thought the course was well rounded and very informative. It offers great tools for the average person to make good decisions about their financial lives on a daily basis and future retirement. Thank you.

-I clicked no opinion on the statements that were class rooms -- I did my classes over the internet and does not apply to me...

-I believe after taking this course I will be able to use a budget. There are a lot of things I did not know. I copied all the chapters so I have a good reference. Thank you sincerely

-I found this very informative and helped me understand a lot about budget and handling our income.

-Very informative

-Got to admit...this was helpful!

-WAS GREAT!

-Contained much information that I did not know. Should help me get my financial situation corrected.

-IT WAS VERY HELPFUL TO HAVE SOMEONE ELSE TALK ABOUT A BUDGET AND FINANCIAAL DEALINGS.

-GOOD CLASS, VERY HELPFUL.

-The Course was helpful

-Thank you for your training program. This is helpful I will open saving account. Thank you.

-I am very happy to take this course. It will surely help me with my budgeted planning. Thank you very much.

-This program did not take more than two hours, the reading was easy and the points clear. Two hours is a lot of extra time for this.

-Quiero agradecer por que lo que he aprendido hoy me va a ayudar para mi futuro y para alcanzar mis metas. GRACIAS SANTIAGO PALAFOX

-Thank You

-This class was very informative and helped me out a lot.

-Was very helpful with the entire counseling process. I did learn some budget ideas to make a difference for my future.

-Thanks for the information, I will put it to use.

-I learned things I did not know, that will help me

-I have recently been using a budget and wish I would have started one a long time ago.

-I feel that the program was very helpful and interesting.

-WORTHWHILE FOR ME.

-It was more beneficial taking the course with my wife. It would have been even better if we'd had the info in print, could read and then come back to the website to log answers.

-thank you

- I found this extremely helpful there were a number of things I did not know.

-Thank you!!

-Very informative, easy to understand & follow

-I really learned a lot about how to start a budget. I'm going to be sure to use this, especially the goal card in my wallet. Thank You for the advice.

-First page "separate" instead of "separate." Useful course.

-great class. Glad I attended.

-Thank you

-Course was helpful and the instructors were very helpful. Thank you for your time.

-I think it is a very good course. And thank you very much.

-This was a very interesting course. I learned things during the course that I did not know. After reading everything I now know what a budget consists of and how to prepare a budget. I am going to start going through everything and I am going to get my budget started.

-I never realized how important a budget is. I thought it was something that was just a list of bills and figuring out how much monthly income was available for "want" items, I never realized budgeting could help with daily organization by figuring out a system in order to keep bills and papers and etc. neat and tidy.

-Actually I learned quite a lot. I have tried budgeting before, but now I know where I went wrong...this program gave me all the facets I need to calculate a budget and stick to it. Thank you.

-Very good class and information given was helpful.

-I found the course very informational and am looking forward to a fresh start to financial freedom.

-I felt this course was very informational. While I understood what it takes to be budget conscious, I now have tools to help me get my financial situation under control in the near future. Thank you.

-This has been very helpful. I wish I would have known this information before we got in our bankruptcy situation. The Goals are great for incentive to follow a budget. I think this may work. Thank You!!!

-A good comprehensive course

-we learned to have a budget is the way to have good credit and manage our money wisely

-I think this was very helpful and I learned a great deal. I hope it helps a lot more young adults like myself.

-This internet course is excellent. It is very user friendly. It let me go at my own pace. I especially like that I could print the material out so I can refer back to in the future to help me stay on track. Thanks for making this an option.

-Very helpful, Thanks!

-I have realized that budgets and goals are very essential to managing money

-This program opened my eyes and helped me see things I am doing wrong in my situation, but it also gave me several advantages on fixing them as well. Thank You

-Appreciated the info. It will be helpful. Thanks, :)

-In the future you may want to talk more about what happens after bankruptcy. I would have like to have known more about my credit score after being discharged and how I will be looked at by lenders. Overall I think that this was a decent course.

-greatly appreciate learning how to budget my money.

-Very nice! Thank you!

-Thank you for the support with my debt problems. The information shared is more than helpful. Thank you.

-thank you

-I LEARN A LOT THAT BUDGET SO FROM NOW ON I WILL TAKE CARE OF BUDGET. THANK YOU

-Good course--I am going to use the budget and see what happens

-All correspondence with your organization has been friendly and informative thus far. Thank you!

-the information was very helpful thank you

-This has been very helpful.

-Thank You

-good program

-There was a lot of helpful information that I have learned. I will put some of it to use and hopefully I can get back on the right track.

-I WISH I WOULD HAVE KNOWN TO HAVE A BUDGET IN MY LIFE. NONE OF THIS WOULD BE HAPPENING. I NEVER THOUGHT I WOULD BE FILING FOR BANKRUPTCY BUT I HAVE NO OTHER WAY. I FEEL SO SORRY FOR THIS. THESE CLASSES HAVE HELPED ME A LOT, AND I WILL PRACTICE THIS FROM HERE ON.

-Course was very helpful. Is there any way I can get hard copies of the charts?

-Completing this course confirmed that I have always managed my finances well. I have always followed a budget and kept detailed financial records, just as the course instructs. My bankruptcy was due to fallout from a divorce as well as staggering medical bills from cancer, and an ex husband who committed insurance fraud and stole the insurance funds, leaving me to be responsible for the medical bills, which I was unable to pay due to unemployment (unable to work due to being a full time adult student). I did think this course is well written and should be used in high schools; teaching young people how to manage their finances. My generation did not get this type of education about financial management. I will share this information with my young adult children.

-The information really opened my eyes to numerous things I need to change. Thank you!

-Information was clear and well presented.

-Very very helpful. I learned a lot that I didn't know.

-Thank You!!!

-THANK YOU

-Thank You very much. I appreciate your help.

-Thank you very much for your help.

-COURSE WAS VERY EASY TO READ AND VERY INFORMATIVE.THANK YOU VERY MUCH.

-this course was very helpful in understanding a lot that I didn't realize especially in understanding the percentages on credit cards and home mortgage insurance. I have learned a lot of tools that I will certainly use in the future. Thank you

-Thank you.

-this course should be taught in schools to help educate young people before they go out into society and make mistakes that with education would make them more responsible with money management and decisions making towards their future.

-Overall, the representatives were very helpful. The one disappointment was that I had to call to get a user ID and password because the initial e-mail was not received. I wonder if other customers have the same problem. All in all, it was a learning experience. Thanks

-To me, BUDGET is the main key - maybe more info re handling periodic (quarterly, etc.) and flexible (utilities, etc.) expenses would be helpful. THIS COURSE WAS VERY HELPFUL

-Very educational

-a basic, yet informative course...very helpful...very useful...I will implement it into my daily process. Thank you.

-Very informative and helpful!

-Thank you for providing this course online, it was very helpful and convenient.

-I was very pleased with Money in Motion. I learned a great deal about how to get my finances in order. It was easy to use, and interesting. Thank you very much for the program.

-This is a good course to take because it will help me budget money and control money. I'm glad I was able to take this course.

-This course was very helpful. I feel that payday loans should be more heavily discussed as this is what started my problem. A whole chapter on payday loans and gambling would be a great reminder on how this can get you in deep trouble. Also, maybe a financial package and goal material would be a great incentive to be sent to each person taking this course and the cost of this package can be added to the fee or sold separate. Thank you for this opportunity to make my comments and thank you for arranging this course.

-This information was so validating, I sat my children down to help them know in life exactly how to maintain good credit and with the information provided in each chapter it explained why. Thank you all so much! I will recommend you forever!

-Thank You

-this course was very helpful in creating a budget

-Excellent reminders and I will utilize the information detailed in this course.

-This should be taught in high school. If this were the case, I could benefit from this information and not make financial mistakes. Your online class has given me information to better my family and my future.

-This course is great they should teach it in schools to seniors might not be such financial burden for a lot of people if they did

-this really does makes a lot of sense

-Very good course.

-I will use the budget plan.

-Presenter was very well prepared. Presenter was helpful in every way.

-Some course topics were relevant to my life.

-Enjoyed class.

-Thank you for program I will use budget and open savings account. Thank you

- Very helpful.

-All new information I have learned today I have printed out and will take with me.

-I LEARNED A LOT FROM THIS PROGRAM THANK_YOU!

-I think the course will be a great help in my financial life.

-I am going to try not to get myself in this situation again!

-You should teach this program in high schools in order to catch people before they make mistakes.

-I learned things that I didn't know and I saved this information for future reference, Thank you!

-From now on I will set a goal and keep a budget.

- Bankruptcy was something that I never planned to do, but I feel that I can now begin with a fresh start and did learn many things from this course.

-This was a great course. I particularly liked the links provided for the credit reporting agencies.

-This program was well organized and convenient. I would recommend this on-line session to others.

-The information will be helpful to me in the future. I intend to have my twenty-six year old son read the materials I printed off so that he may avoid many of his own debt and credit problems.

-I feel that this course was very helpful for me in trying to get my finances back on track. I thank you for all the help and for the thoroughness of this test. Again thank you.

-this was very helpful.

-I really learned a lot about money management

-I HAVE LEARNED HOW TO DO A BUDGET TO HELP MANAGE MY INCOME BETTER.

-I learned a lot about laws and regulations and finance terms I found

-This program gave me a lot of new information on how to handle money and budgets. Thank You

-This was a great class. I think it would be a great program for high school students to take before they get out into the real world.

-I felt this course was very helpful

-The information is going to be very helpful. Thank You.

-I learned having a budget doesn't mean I have to do without and I don't have to let something go to pay for something else. If I have a budget I should be able to pay for the unexpected without letting my other bills be affected.

-I learned from and appreciate this course. I printed off information that I believe will be helpful to me in the future. Thank You.

-This is one of the most informative classes I have taken as far as for managing money and I know I will use all the new things that I have learned.

-I found some very helpful information, thank you.

-I really did learn something from this program. Thanks

-Thanks for answering personal questions.

-I've also done the credit when credit is due course and I like this one much better, it has more practical advice especially concerning the budgeting chapter.

-Location was far from my residence

-Even though I knew most of the things learned in this course, seeing the actual numbers in writing was pretty amazing. I don't want to fall into the same trap that got us here, and I think this will help.

-This is a really knowledgeable course if I had known all this stuff earlier in life I don't think I would have made such a mess of my credit and I will never make the same mistakes again.

-Very well laid out course and I learned a lot! THANK YOU

-Thank you for providing this information. I was glad to be able to print off everything also for future reference.

-I hope I got everything right because I can't comprehend very well. If I didn't get something right, please write back.

-Thank you.

-Thanks for your help.

-Both instructors were very knowledgeable of the material and presented it well. I feel that if I had this information before I would not have had to file bankruptcy. Very informative. Thanks.

-The content was very easy to understand. The teachers were very polite and easy to understand.

-All was very helpful.

-It was a wonderful learning experience on different ways to budget and learning how your credit score affects your enquiries for credit.

-Thank you.

-I am really glad to have taken this class and that I could print the information and use it for real to be financially responsible it has given me hope

-Thanks

-Thank you.

-The course helped me understanding things that I already know, but emphasized the need to make a budget and have goals. Writing this out and having it in front of me will help to keep me on track.

-Very informational. Thank you for all the info.

-This program is very helpful and will make a lasting change in my spending and Life style. I would recommend this program to others.

-This information was very helpful to me

-I learned things about my credit that I didn't know. I really like saving the penny.

-Thank you for having this class as a requirement. I wish I had known some of this information before. It should be required in high school curriculums. Also, thank you for the materials and the convenience of a phone conference.

-Thanks for all your help.

-The instructors were very clear and to the point. I learned a few things that will be helpful in my financial life. Thanks.

-Overall the class was very beneficial.

-Very good information and clarification.

-I am 73, very hard of hearing, and was very nervous thinking I would not hear everything. I am glad to say I did not have a problem. But it was very clear, very concise, and answered all questions plainly, they were very thorough.

-Class was well taught. I learned some good points to reach my goals. Thanks.

-Thank you for the information. I actually enjoyed learning.

-They did a great job.

-This was very helpful with my budget. Thanks.

-Thank you.

-Thank you very much.

-I thought the instructors were very good. They were very patient and informative. I am glad that I took this course and will keep my book on hand.

- Appreciate that these classes are available. Thanks

-This course has been great advice for financial planning and for goal setting that I can work into a budget that will work for me. This online class has been great! Thank you!

-This further explained to me why and how a budget can be very helpful in my financial future.

-Excellent!

-this course was very helpful and educational I hope to take this information and apply to my life to prevent another situation like I am in now

- Nice Job!

- Very Well Done

-Very interesting course Wonderful teacher!

-Yo no entiendo bien el ingles.

-Made this class to where you could understand everything and made you feel comfortable being here.

-I had to take this at the library, so the only problem was that I had to sign on twice. Luckily there was room and your program knows where I had left off the second time.

-This program helped me learn how to manage a budget I took many notes so that I could easily start my own budget.

-Thanks for the help it was good

-I have learned a lot by taking this course I have realized where I made a lot of my mistakes and can stop myself from doing it again

-I found the on-line class was very informative and useful in my budgeting goals and plans in the near future.

-The tools for budgeting are what I found most useful. I really didn't know where to begin and this was a great opportunity for me to learn how.

-This is an excellent program and I have learned a great deal by taking this course. Thank you!

-I learned some interesting things.

-I learned some things I had not idea about and I am going to take what I have learned to night and share with friends and family.

-Thanks!

-I feel this should be mandatory as a high school class. It is so good. Perhaps should be offered in college as extra credit course. I am 50 and now feel I can go somewhere to answer questions that I didn't know where to get the answer, unless you pay a lawyer. Thanks

-At the beg. of the chapters, I was not aware that I could print out the sample letters, and the logs. Thank you for the budget logs, this will really make keeping my finances on track, and having to purchase confusing logs. Your class should be mandatory in High Schools. Your class has really helped me!

-I thought this program was very helpful I a lot of this I do know thank so much.

-I now have goals...

- Thank you, it was very informative and easy to access.

-Thank you!

-The course provider very helpful information to get you started back on the right financial track.

-It gave me a good understanding of how to build my credit and always put savings at the top. I always put it at the bottom but never had anything to save. All the information was helpful.

-I was very surprised at how much information I was not aware of. In taking this course I feel confident what I have learned today will have a positive impact on my future.

-Thank you!

-The course was helpful, and I obtained some new tools to use in the future for my budget.

-I feel that the course was quite beneficial and I learned some things that I could possibly implement in my daily life.

-This information will be useful in the future. Thanks.

-I felt that the material was appropriately directed to adults. It wasn't boring like a college course and it wasn't condescending either. It was simply informative and very helpful.

-This is something that they should have High School students take so that they know how to do some of these things and what some of the consequences are when they don't manage their money properly. I found this very informational. Thank you!

-I learned a lot!!!

-Course was helpful and easy to work with. CCCS was easy to work with

-This was very helpful and enlightening. Thank you

-The education class was very helpful. I learned some things I will use starting now. Thank you for this phase of the process.

-Things were well explained by the class that I had a little problem with the pre test that is clear now as I take the post test. Thank you.

-THANKS

-THE COURSE WAS VERY HELPFUL AND CAN NOW KNOW HOW TO KEEP A BUDGET

-Very Good. Wish I would have had this a long time ago. Thanks.

-Thank you for the quick response

-All information was relevant, & useful, Thank you

-course was very educational and cleared some things up I just never realized and enforced things I knew but just didn't realize how important it was... Thank you

-I ENJOYED THE CLASS. MY ONLY REGRET WAS TAKING THE CLASS WHILE TRYING TO COME OFF OF WORKING A NIGHT SHIFT SCHEDULE.

-THERE WAS SOMETHING I DID NOT KNOW BUT NOW I DO AND I FEEL THAT THIS WILL HELP ME LATER IN LIFE.

-This information was very helpful to me. This will allow me to better prepare for the future in my finances.

-I learned a lot from taking the course...it was easy to understand & was nice to copy things off that will come in handy later in creating my budget. Thanks!

-I learned a great deal from this course and it was convenient to take it online.

-I have enjoyed this because I learned something I didn't know before. I think everybody ought to take it.

-Thanks for the opportunity and the help, I have really learned a lot by taking this course, it will help me in the future to more reasonably manage/budget my money

-The on-line option was fast. I completed the course less than 2 hours. I hope I am not penalized.

-I would like to review this information in the future not just this one time. Would like some of the forms available for printing without having to print the whole lesson.

-I appreciate that this service is available on-line. The company was informative and efficient with processing my paperwork.

-Thank you for including the sample letters, budgets and charts!

-A great eye-opener, everyone should take this course.

-thank you.

-I did not know much about a budget until this course I am very glad I took it I do believe it will help my family and I.

-SUPERIOR PRESENTATION!

-THANK YOU.

-This was very helpful for my situation and I learned something very valuable that will help me prepare for my situation. Thank You

-I learned a lot especially about the budgeting and setting goals that I am sure will help me in the future.

-I like the budget information

-This program was a huge help, thank you all very much!

-I learned some acts that have been passed and learned about goals and budgeting. The book itself will help but the ladies outlining it helped a lot. Thank you very much.

-I just want to say thank you very much for all of your help.

-I'm glad I took this course. I learned some valuable information for my future. This instructor was very professional and helpful. Great job. Thank you.

-You were great. I learned a lot of valuable information. You really enlightened my future. Thank you.

-Very helpful and informative.

-This course was excellent, particularly giving us the option of printing the materials used.

-Thank you very much for helping me to understand my situation. Thank you.

-I would recommend your course to anyone asking for advice.

-The teachers were very helpful and explained everything in detail. They were very nice.

-THANK YOU FOR BEING THERE FOR ME.

-Good information regarding preparing budgets and learning various terms used and learning how to live within my budget.

-thank you

-Thank You, Thank You, Thank You!

-thank you

-The course was very educational

-thank you very much for helping me understand about my money and where it goes. I look forward to a better tomorrow!

-very helpful! Thank you!

-I expected this to be a useless and boring encounter, however I was incorrect. This is because I am a goal oriented person; it is refreshing to know a credit counselor would understand that.

-great program thanks

-Course is very basic.

-thanks...

-Course interesting as well as entertaining.

-I will improve on my way of living. I have learned a lot.
Presenter was great.

-Very informative.

-The class very informative and interesting.

-I am glad that I had to take this course; it was educating and very helpful to me. Thank you.

-I learned some information that I was not aware of and some that I was misinformed of that will be of great help to me. Thank You!

-very good course I learned a lot today

-The telephone class was great. The teachers were loud enough to be understood. Thank you.

-Very helpful, glad to take the course, needs to be in school classrooms.

-Thank you, the class was very informative and helpful.

-Good service, helpful.

-Very helpful

-Great Course

-Thanks, guys.

-I wish, I had this helpful information before I got into trouble.
Thank you.

-Thanks, This program really opened my eyes to new and better ways to manage my money and my future.

-I HAVE REALLY LEARNED A LOT FROM THIS. I WILL USE MY BUDGET SHEET. AFTER TAKING THIS CLASS IT HELPS ME TO KEEP MY EYES OPEN AND STICK TO THE PLAN.

-they should teach this stuff in high school

-Wish I would have taken this 35 years ago! Everyone should be required to do this!

-I think the goal card in the wallet is an excellent idea. That way I can always see what type of impact my choice at the moment might have on the length of time it will take to reach my goal.

-This was awesome. It should be mandatory in college or pre-marriage. Everyone should take this test. I learned a lot.

-I feel I can use this information for my new start in life.

-Good Job

-I love the enthusiasm and willingness to help!!

-Would be beneficial to teach this in schools!

-was informative

-I like how the instructor explained the class

-Thanks for the information I should use the info learned without dragging out info from the book.

-Very helpful

-We had to travel over 100 miles to get to the facility, but it was worth it- Was very thorough

-Thanks for all your help

-Thank-you for all your help in taking this post-counseling questionnaire online it will be very helpful to me in the near future. Again Thank-you!

-very good and understandable course and has valuable information for budget success.

-Thank you for giving me helpful tools to improve my handling of money in the future.

-Very useful information, I was surprised at what I THOUGHT I knew at the beginning at the course compared to the truth I learned during the course. In the future this information will help me to NEVER make the same mistake of getting in Debt, again.

-I feel like I can do a lot better in budgeting and tracking expenses and now have some knowledge that I did not have before thank you

-Thanks for allowing me the chance to understand how much a budget can really help every day living.

-It will be very helpful in my future financial planning

-Thank you for helping me understand how to maintain my money better.

-The course was easy to go through, review and print information for future use. Thanks!

-I wish I had been instructed like this before I got myself into the mess I'm in now. Thank You My printer was out of ink how may I obtain the lesson in print so that I can use it as a reference in the future?

-Overall good material.

-This was excellent. I learned a lot that I didn't know about especially where credit cards are concerned. I will use the forms for my budget and will write down goals and save (something I've never done).

-Material, well put together. Easy to understand.

-thought is was good. Book had a lot of things I never thought of.

-THANK YOU

-I learned a lot and hope to never misuse my money again.

-I can get back on track with my life and watch my budget and spending. Thank you.

-After taking this class it was very enlightening to me. I have been divorced for six years, had I known all of this information before, I would not have filed bankruptcy twice in this time period. I think everyone should be required by law to have this class for a better financial future. Thank you, you were great.

-I took this online but at their office

-It's not real convenient for me to come to this class. Did it really affect the quality of the class? No.

-I appreciate the fact that the class wasn't cancelled just because my husband and I were the only ones who came!

-This is a very informative class, and I will definitely use the information to manage a budget in my home. I recommend those

not only in financial trouble, but those that want to run a better budget to learn these concepts.

-The online course was a good way for me to complete the requirements for post-bankruptcy counseling. The reading materials were clear and easy to understand. Thank you.

-I feel the class will be of help to my husband and I.

-I'm glad I took this course.

-Should be a mandatory class for seniors in high school. For me, contracts are the key.

-Was a good class. Expected not to learn that much, but I did.

-Very informative and helpful. Presented in a professional manner.

-Course needs to be offered in high school.

-I hope this never happens to me again.

-Excellent instructors, helpful, very understanding, and straight to the point. The book was also very educational and I plan to keep it for further updated information. Thank you.

-The course was very helpful to me and the instructor on the phone class was very nice and helpful thank to everyone

-Thank you. This has been very helpful.

-Good program, thanks!

-Course provided several pieces of information I was unaware of, and some budgeting techniques that will be helpful in the future. Thanks,

-opened my eyes to a lot of things I need to do. And to budget myself & wife better than what we were doing. Half good and half not. I thank you very much for this program. It's very good.

-I learned a lot to apply to my life and my budget.

-Great course, thanks.

-This course was very insightful and very helpful for me. I really enjoyed it and I learned a few things I did not know. Thank you.

-great program

-The course was very helpful in maintaining my day to day life. I plan to succeed in my goals. Thank you!

-very informative

-This was one of the most helpful and one of the most interesting courses I've ever taken. The course provided information that I was not aware of. Very helpful.

-I never thought a budget would really benefit me, but now I am going to start one, set some goals and plan for my future better. Thank you

-Thank you so much!! Everyone needs to learn from a course like this in a lifetime!! It explained so many different things to me and gives me great successful hope for my financial "goals." Thanks!!

-Good Course...

-Thanks for giving me this course. Taught me some valuable lessons. Thanks again.

-I just wish I had this course 10 years ago.

-My husband and I learned so much with this course! We truly believe it should be implemented in our High Schools so this can be learned early on...It will definitely be passed on to our children...It was very eye opening and we thank you so much!

-this was very helpful with a lot of useful information

-This class was helpful & very convenient having it online.

-It would be a real benefit to young people if they learned these things, and took them to heart, before they got their first job (in High School). Thanks so much.

-Good course. Helpful.

-Thanks!

-Teacher was very helpful Good teaching voice Easy to understand. Not boring I enjoyed it

-It helped me understand what I was doing wrong and how I can work on that to make my life less stressful.

-More people need to take this course.

-I am really going to try the budget format.

-This was very helpful and enlightening. This will serve a great deal of help with my everyday travels. Thank You

-Teacher was very helpful, explained what to be aware of & what to watch out for so I don't find myself in a trouble situation again. He explained completely of how to start rebuilding my credit & how I will benefit by obtaining my credit report & score & when to do it. Money in motion was an eye opening experience to read & I'm sure will prove to be helpful time again in the future. Thank you for all your help with getting my financial future back on track.

-I did not realize there was so much I had forgotten over the past years that I used to do as a younger person. This course was very helpful.

-The class was very informative & instructor very professional. Thank you!

-Very helpful course.

-I THINK THE COURSE WAS TOO LONG (TIME REQUIREMENT) AND HARD TO KEEP INTEREST. THE CHAPTERS DID HAVE HELPFUL INFORMATION, BUT I ALREADY DO A BUDGET EVERY WEEK FOR BILLS AND OTHER ITEMS.

-This was a great tool for me continuing on in life and keeping my finances straight.

-thank you for the information

-I REALLY ENJOYED THE PROGRAM; IT WILL HELP ME TO BUDGET BETTER.

-A great course that anyone can benefit from!!

-I had reviewed all of the material with my wife who took the course earlier.

-I REALLY ENJOY THIS COURSE, IT TAUGHT ME A LOTS. THANKS FOR BEING SO KIND.

-Really enjoyed it. Learned a lot

-VERY HELPFUL AND UNDERSTANDING. I WAS VERY COMFORTABLE IN THAT IT DID NOT MAKE ME FEEL LIKE HE WAS SITTING IN JUDGEMENT OF ANYONE. I THINK THIS CLASS WILL HELP US.

-will make goals and use info I learned, glad I could do this on own!

**-This class was well worth the time and very helpful to me.
Thanks**

-Keep up the good work.

-Great tools to use so not to get into another bind.

-really decent course easy to understand and fairly relevant to my situation

-thanks for the good information

-este examen lo tomo lily y aurelio arias , muchas gracias !

-I wish I had this course before things had gotten to the point that they did. I have learned a lot and will put to use the things I learned. You have given me hope. I know now it is not too late to start over and I can get my life back. Thank you

-Thanks this short program really does help; I will set some goals and create a budget this week.

-great program

-I really enjoyed this program and it gave me some great suggestions on how to manage my expenses and budget them in a good way. Thank You

-I learned a lot about credit reports and setting goals and what to do to prevent financial troubles

-thanks

-Found online class very easy to use and understand

-I printed several chapters to help me develop my budget. I think the chapters with the charts will truly be of help to me. Thank you

-Thank you

-Excellent program. Highly recommended.

-While taking this course, I have decided to reduce my spending and not create any new debts. I inventoried my current services, and have found that some things are not necessary and can save substantially by ending them. I hope to have \$500.00 in my savings account by the end of August if I begin my program TODAY!

-The material content is great especially that it had examples that related to the topics.

-I will try the budget and to set goals !!!!

-learned things I did not know

-I think this course was very educational. I think this course should be a requirement in high school and/or before receiving a credit card.

-I currently use a budget but this course offers quick and easy steps for simple use of budgets. It also provides useful information on interest rates, credit reporting and website information.

-very helpful, I only wish I had this course before now. I will use what I have learned.

-Already had a budget but had savings at the bottom. Good info, very helpful tips and I plan to use them daily. Thank you for the lesson, some fun trivia in there too, great class all around.

-Thanks so much... I did learn a few new things

-During this course I did find helpful information

-Thanks, it's been a learning lesson!!

-Glad it was more informative then the first counseling session

-I wish I had completed a course such as this about 35 years ago. Thank you.

-I found this to be helpful

-This program helped me a lot in learning that I need to set goals and a budget.

-I learned a lot from this program on how to stick to my savings plan, and also how to budget. [Thank You]

-THERE WERE MANY THINGS THAT I FOUND INTERESTING ABOUT THE BUDGETING PORTION OF THE ONLINE CLASS. I DID LEARN SOME NEW WAYS TO ESTABLISH A BETTER LIFESTYLE AND I BELIEVE THAT SETTING GOALS AND CREATING A GOAL CARD WILL DRASTICALLY HELP MY SITUATION.

-Thank You

-This class has been very beneficial to me. I know that my family as a whole will be better equipped in the future concerning our finances.

-This course was very helpful and I will make a point to create (and adhere to) a budget that fits my life. Thanks for providing this service!

-Learned some valuable information.

-I found this course to be very beneficial

-thank you!!

-my wife usually takes care of all financial things this helped me to understand some things

-We learned a whole lot from this test; we have never been on a Budget before. This is going to help us out a whole lot. Thanks so much!

Thanks

-LEARNED THAT I MUST CHANGE MY WAY OF THINKING

-Muchas Gracias por darme esta clase, siento que he aprendido mucho. Me siento mas segura de poder hacer las cosas mejor y conseguir todas las metas que tengo ya escritas por hacer.

-Thanks

-Gracias por este programa, gracias a ello me siento mas capacitado para tomar las decisiones correctas y por supuesto lograr metas que no crei poder alcanzar ahora siento que si se puede pero de la mano de hacer presupuestos y escribir metas, ya que todo es posible, Otra vez muchas gracias por esta clase!!!!!!

-Through the things I learned, I have hope!

-the class was a real eye opener as to using a budget can really see were your money is going and how you are spending your money.

-Great to work with!

-Thanks for allowing this course to be taken in the privacy of our own home this is greatly appreciated.

-thanks for the help..also your cost was great.

-thank you

-thanks I will use this and live on a budget and get my goals into perspective so I can finish college and work. Thanks

-This was a great program, I am glad that I was introduced to it. Thank You.

-The course was very helpful and I think that I will find the information very useful in the future

-I think the course was very educational.

-Everyone was very helpful.

-this lesson was very informing and understanding and it is basically easy I will start a goal and budget. Thank you. I learned a lot.

-Very helpful should be taught in high school

-This course was a lot more helpful then I thought it would be. I will be able to take information from this course and apply it to my everyday life.

-Budgeting isn't so bad after all

-I have used a budget in my life for years, it's like the course says. Life happens. All in all there were some good points especially, FURNITURE 12 MONTHS SAME AS CASH NO INTEREST. Never really understood that until now. Thank you

-excellent program. Should be a requirement for seniors in high school and/or freshman in college.

-I found this course really helpful.

-Very Good and Educational course

-Very good information and useful.

-I was surprised by how much I learned. I guess I shouldn't have been since we have many mistakes to learn from. Thanks for the course.

-I learned so much. AND, I will apply it in the future. Thank you.

-Very personal guy, friendly and positive. Great Class!! Thank you

-Thanks so much. I really enjoyed your helpful and cheerful attitude!!!!

-Very good information

-Thanks

-I thought the instructors were very good and the class was very interesting and beneficial.

-Excellent

-Class was very professional and encouraging--Thank you!

-This class was very helpful and I learned a lot. Thank You.

-I learned so much from this course. I don't see myself getting into financial trouble again.

-the class was very helpful

-Thank you.

-I have learned a lot, should have had this years ago.

- Thanks. I did learn something.

-Thanks. This was very helpful to me.

-Eye opener.

-staff was kind and very helpful!

-Information provided throughout the course chapter was very insightful. Some of the information provided dispelled some incorrect information provided in the past in regards to people's credit.

-Not as bad as I thought it would be, but helpful.

-I think a course like this should be a high school requirement. This is the kind of information that should be common knowledge to anyone 18 and older.

-Thanks.

-Very helpful and I learned a lot. Instructors were wonderful and so helpful. I am happy I took this class.

-Great program for anyone.

-thank you for the education I can use all the information I received and put it to good use. I appreciate the lessons

-Good learning experience

-I wish that I would have utilized this long, long ago! Thank you...

-This course was very helpful to me and I am grateful for this class.

-Thank you.

-I am very excited to get started using this information to help me in the future with getting a budget started for myself and help getting my credit score up

-Lots of great information.

-The budgeting information was excellent and very helpful.

-This course should be required of every person!! Thank You!

-Just wanted to thank you, because I didn't know a lot of this stuff and the tables and charts were helpful. I can use them at home, every month. Thank You

-After reading this, I printed a copy of each chapter for myself and my kids! Thank you very much!!

-I found the information very helpful in teaching me more about managing my money and I now know a lot more information than when I first started with this debt management counseling.

-I found this to be very informative and it will be useful for me.

-great info

-some of the information was a little hard to understand and at times seemed a little irrelevant but all in all I believe that your course is very valuable and should be required to take by everyone before opening checking and/or charge accounts

-I thought this information was "eye-opening!" I definitely learned a lot about financial management.

-Great Program!

-I will recommend your company to other people who are in the boat as my husband and myself. Thank you so much!!!!

-I found this program helpful and informative. I know that I will use this information and tools to help us in our financial situation. Thanks

-Excellent program! I learned things I did not know and it has motivated me to improve my financial situation, set goals and budget. Thank you.

-Well thought out web design

-very helpful

-I greatly appreciate the budget form to use. I have filed chapter 7 and have learned a great deal on the budget form and how to apply it to my life.

-This course was absolutely wonderful and will help me plan in the future. I learned so much more than I already knew. And in this period of time when fixed income (social security and pension) COLA increases can't keep up with the actual COLA (gas, food, rent), many adjustments must be made. This course is invaluable, and I made copies to refer to in the future which I will keep in my personal files. Thank you so much! I should have done something like this long ago.

-Thank you! This course should be given in high school.

-this program was very helpful, I learned some things I did not know about credit.

-I'm glad this is over.

-I believe this will help me control my credit.

-I really learned something that I was not sure about at first. Yes I will apply this in my new life. Thank You, so much.

-I have already started a goal list to stay within my budget

-thank you

-I like the review at the end of each chapter and the links from the questions back to the chapter in case you forgot. It was really nice b/c my printer is broken and I could not print any of the chapters for reference.

-Thank you for your help. We will start a budget ASAP.

-It was very self explanatory.

-course was well written and informative, mostly common sense issues that you just don't apply at the time...but I will now.
Thanks

-Thank you I learned a lot and plan on using it. Thanks

-THANK YOU FOR ALL YOUR HELP.

-The course has some very good information but unfortunately for me, I had lost everything and forced into BANKRUPTCY...a little late for me but thanks anyways!! :)

-This was a very useful program that I will incorporate into my everyday life.

-I understood how to go with a goal and to set a budget. Thanks to you

-it really shows me how to develop a budget to live w/ it.....

-Thank You.

-The program was well written, clear and useful. Thank You

-this course was very helpful to me and I intend to start using what I have learned immediately!!!!

-Conducted the class very good. I intend to take things from this class to better my life and better control my finances. Start a budget stay on it have some goals a savings account. Try to get ahead. Thank you.

-Thank you for this course. It was very helpful.

-I learned a lot about credit and debt. Even though I am in my 30's, I learned that I really didn't know anything about it. I think that everyone should take a course like this and don't experience the pitfalls that I have throughout my life. Thanks.

-Thank you. The information on various agencies is very nice to have. The information on budgeting is good. The budget form, other charts, Graphs and form letters are wonderful. Thank you!

-this was very helpful I hope to use the information I learned to rebuild my credit and money managing skills is there any way to get a print out of this as my printer is not working

-I wish this material was a requirement to learn to graduate high school.

-I learned a lot from this course.

-Thank you, this has been an eye-opener to me. Thanks again!

-Very useful tools were the explanations on credit from credit cards and the different charges that are added to the cards and reading materials to look for in setting up a budget.

-This was a very helpful course. I already have some knowledge about budgeting; however, this course provided additional information. It was very helpful.

-excellent information, very easy to understand. Takes the mystery out of money management. Should be mandatory for all, especially young people

-The information given regarding credit rates and interest rates and fees was really an eye-opener for me. I feel that I gained a lot of knowledge that will better equip me for handling my finances more frugally and responsibly.

-I believe that I learn financial skills in this training that I never knew. I'm not so sorry about having to file bankruptcy, I'm more glad that I know how to take back my life and live a good life like everybody else. Thanks for the Training.

-Thank you. This was very informative -- the right level of detail that was easy to follow and digest, with nice blend of case studies and examples that made it more meaningful. Well written course materials!

-Excellent program!! Thanks

-This was a very informative class. While I knew a lot of the material (from my finance and management classes) this class only enhanced that knowledge further. Thank you.

-My wife handles most of the money but after reading all this I know I can be of some help to her. I hope I can rebuild credit, after 75 years, it is going to be hard to do that. But I can try! Thank you folks for all your help.

-Information in this course is helpful and I will be able to apply the principles learned from today and into the future.

-thanks!

-IT HAS HELPED ME UNDERSTAND THE BUDGET I ALREADY HAVE.

-THANKS A LOT!

**-I WILL TAKE THIS INFORMATION AND USE IT VERY WISELY.
THANK YOU VERY MUCH FOR THIS COURSE.**

-THANKS!

-I learned things I didn't know. Have a great day.

-THIS COURSE SHOULD BE TAUGHT IN HIGH SCHOOL!

-This course was very informative and helpful Thank you

-This reinforces my decision to set a budget goal. Thank you.

-Thanks to everyone for answering my phone calls/questions in a timely manner AND for all of their help!!!

-This online course is very helpful. At first I was upset I HAD to take this course but now after taking it, I'm glad it is mandatory because this course did help. I will start a budget. Thank you

-I JUST WANT TO SAY THANK YOU.

-Thank you. Very helpful

-I wish that this were a mandatory school course. The course is very helpful in understanding how to manage finances to empower you to become financially strong. I think this will be a huge help for me to control my future.

-Learned but glad to be finished.

-NEEDED CLASS BEFORE NOW.

-I NEEDED THIS BEFORE I FILED FOR BANKRUPTCY.

-I enjoyed this course very much. It is laid out that very well, you don't get lost from chapter to chapter. I feel that I have learned and will use what I have learned from this course. Things sometimes go wrong in life, and it's up to us to seek help, and take advantage of that help. Thank you very much.

-This course was informative and was designed professionally and practically.

-the information that I received here will be very helpful in setting up a new system for my finances and life.

-I really like the program and the class and test were self explanatory

-There were a lot of good tools!

-This is a course that everyone should take even if they don't owe anyone because it will keep them that way and for those that do owe, it will certainly help to get them out of debt and start enjoying their lives without fear or worries, thanks much.

-Thank you for everything and I hope I can better my life with this program.

-After taking this course I now understand how I got so behind but now I will use the tools given to better my finances. Thank You

-I ENJOYED THIS COURSE BECAUSE IT PROVIDED ME WITH THE TOOLS NEEDED TO FIX MY SPENDING PROBLEMS.

-I have learned a few interesting things from this course. I wish I knew them five years ago. Thank you.

-This was very helpful information. I did print chapter 2.

-When I began this course I thought it was going to be silly by the questions asked before I read anything. After reading everything I believe this will help me to get straightened out after my bankruptcy is over. Thank you.

-Very good course and very informative.

-Very informative and resourceful information. Thank you.

-This is a very educational program and I hope to do better with my finances in the future due to this. Thank you.

- I HAVE LEARNED SOMETHING NEW LIKE BUDGETING AND STARTING A SAVING ACCOUNT FOR THINGS LIKE CAR EXPENSES, THIS MAKES SO MUCH SENSE THANK YOU.

-I thought the course was very informative and I will use what I have learned to make my budget easier to handle

-Exhausting but extremely helpful. Thanks.

-I like this program a lot, it taught me so much. Thank you.

-I think two hours of testing is a bit much. I think one hour would be much easier to handle especially for people who have to work and don't have much time. I do believe the course was helpful though!

-Este curso es poco difiicil pero aprendi mucho. THANK YOU

-The information that I read in this course was very helpful to me. I am really excited about rebuilding my credit and taking advantage of the tips that were given in this course.

-THIS PROGRAM WAS VERY HELPFUL AND I LEARNED ALOT!! I WILL ALWAYS BUDGET AND I GOT MY GOALS SET! THANK YOU

-The program is very helpful. Thanks

-Thank You

-Very good course. I really learned something valuable. I will keep goals and a budget. I will list savings on top! That has been my mistake!

-I learned a lot!!

-It was great that office staff took the time to help and the staff was very pleasant.

-This course opened my eyes to a whole different credit and how to manage it in the future. I have copied the course so that I may be able to review it from time to time.

-it educated me to a lot of stuff. I am glad to have this class with my bankruptcy. I will start setting my goals and the budget .thanks.

-This program should help me in the future.

-I learned something!

-Aprendi mucho con este curso. Gracias.

-Very good for youngsters and very good for me . . . re-enforcing values of not going into debt and what to do about it if you happen to go into debt. This course should be taught to youngsters as early as possible as a requirement (maybe in summer school).

-I've always used a budget to pay our bills, but this helped point out a few extra things to include as well like clothes, hair cuts, vehicle maintenance.

-THE PROGRAM IS VERY INFORMATIVE AND RELATIVE. THANK YOU

-Great course!

-This course was more informative than I thought it would be, I did learn some things that I had not known before. So, I am glad that I took the course and I hope that I can apply what I have learned in my future. Thanks

-Everyone was very helpful over the phone. I really feel this course helped me. Thank you

-This is a positive step in right direction for me & my family
Thank you

-Very Helpful

-actually enjoyed the course

-this course will be real helpful in my life thanks

-THANK YOU FOR THE HELP

-very helpful

-Encourage audience interaction/ Q & A session.

-This program was excellent and very helpful. I feel after this course that i'm very educated in the bankruptcy plans and budget plan for me and my household. Thank you very much.

-I am grateful to have had this opportunity to get a grip on the basics!

-I'm very happy with this course. I intend to use the contents on an ongoing basis in the future. Thanks

-I didn't think I needed this course because I have been living on a budget and keeping a ledger for some years now. However, I did learn some valuable lessons in this course and information I did not previously know.

-THANK YOU!

-I have a hard time keeping with goals and a budget. But as this course has shown, if you stick with them they work. My first goal is to start a budget, 2nd goal is to stick with it.

-Nice Teacher

-good

-OK

-Offering a valuable service. Thank you.

-Good program.

-very helpful

-Very helpful, extremely well organized, easy to understand, pertinent information. Outstanding program. Thanks very much.

-I think that all high school seniors should learn the importance of credit and budgeting so they can have the knowledge when they are introduced to it. I wish I would have known, but I filed bankruptcy.

-Staff has a job I could never do, but they handle themselves professionally and I would like to express my respect and gratitude.

-Course was clear and complete. This information will certainly help in the future. Too many questions from other people on the line, otherwise it was a great course.

-I thought I knew more than I really did. Thank you for this helpful information and the simple way you delivered it.

-Thanks for the class, it helps.

-This definitely will help me and the others. Thank you for whoever developed this course. Its user friendly and very easy to use.

-Thank you so very much for the time spent going over the test with me. Thank you for all the information given, it is very helpful to myself and my family. Thank you.

-Thanks.

-Client was in the end of the mim online when his computer froze and he had to change from online to classroom. The client was pleased with the information in the MIM lessons.

-THANK YOU

-good

-I wish that I had taken a course of this nature much sooner, just to be exposed to the issues and items involved here. It is possible I could have avoided the bankruptcy action I now face. Thank you.

-I wish I would have had this course 2 years ago- it was so helpful in setting up budgets and making me realize how important goal setting is. Thank you and your staff for everything!

-I think it is a good idea for credit counseling to be mandated before a bankruptcy is filed. I have not had a problem with this portion of the counseling, it was all the paperwork I had to fill out to get to this point, again after I had just done it for my attorney, and has really wasted a lot of time when someone is just obviously not going to have the option of paying back.

-This was very helpful and easy to follow. Thanks for the help.

-I found the information very helpful and I learned quite a bit. I will be able to apply what I learned. The forms and spreadsheets were helpful.

- This course was very helpful. Thank You

-Thank you!

-I realized that savings is very important. And that the key to a financially successful future is budgeting and saving.

-Thank You. This program has really helped me to understand what I need to do as far as doing and understanding a budget.

-great

-Thank you for making this program so clear and concise. It realistically explained to me the value of working through the goal and budget process and how to approach finances in a thorough and intelligent way.

-Very helpful and pleasant. Class was a joy. Thanks.

-Very informative

-Very friendly. It was nice to see a friendly face in all this mess I'm going through.

-I appreciate your clarity and methodical way of going over the material.

-Great team. Very friendly and clear. Thanks for the help.

-Thanks very much for all your help, it was greatly appreciated.

-I am sincerely grateful for all the help that was given. My husband and I will do much much better with our money. Thank you so very much.

-I think if the course can be brought to one's attention after high school and even after college, a lot of people will avoid bankruptcy. Thanks a lot.

-Good websites for further investigation, the information will be beneficial.

-Very well presented and understood.

-I wish this was required for all high school seniors. I would like to think my life would have turned out a lot better had I known this information many years ago.

-even if people take this coarse because they have to, they still will do what they have to do to get by in life

-Good book. Will share it with others she knows

-Class was very helpful. Thank you.

-This class was very educational.

-I am going to do the budget form stuff. I really like that idea and think it will work well for me.

-The class was helpful, however I feel everyone should mute their lines and hold questions till end of call, that way you don't have to listen to all the background noise.

-By taking this course I have learned a lot of things I did not know

-THANK YOU!

-I feel more prepared now by taking this course, Thank you for providing such an outstanding course. Now I can begin a new life with out debt and, knowing how to manage my own money.

-I am going to use the information I learned in this course to succeed as a single mother starting over at 46 years of age!!! Thank you.

-This was very good review of money matters.

-Instructor put everyone at ease, which is a good thing. He didn't talk down to anyone or belittle anyone for our financial mistakes or misfortune. Thanks a lot.

-The book was very good reading. A lot to learn about keeping you head above water.

-Thank you...

-very knowledgeable there was a lot of information I already knew but much more information on things I did not know!