

Money in Motion®

Evaluation Report - Comments

7-15-06 through 8-15-06

-I WAS VERY SUPRISED TO FIND THAT I ACTUALLY ENJOYED THIS THE THINGS THAT I LEARNED ACTUALLY SUPRISED ME. I WAS DREADING THIS BUT NOW UNDERSTAND THE IMPORTANCE OF THE COURSE.

-Absolutely excellent. My handicaps were taken into account and I can't even begin to say how much that means to me. Thank you and God bless.

-Doing this online was easier than I thought it would be. It is well organized and presented.

-After using several other programs to get help with my post-discharge test and counseling, I found your program very helpful and wish I had come to you in the first place. I would recommend you to others.

-This course got me excited to begin using a budget and to start living a new, debt-free life!

-This was a very good course, the audio is great.

-The ability to re-login in and follow text while listening to the audio was very helpful. I believed this improved my retention of the material. Thank You for your program...

-I was very pleased with this program. I really learned a lot. I think requiring this course for a bankruptcy is an excellent idea!

-The training over the phone was very helpful. I learned a lot from it, and I will use the materials in the near future. Thanks.

-I found the information to be very detailed and put together well. I learned more than I thought I would. I am glad that the courts are not only requiring this course, but giving me this opportunity to learn and hopefully advance toward a better financial future. Thanks

-Sounds crazy but I think I am actually excited to sit down with my husband and figure out our budget. Thank you for your guidance.

-It was really helpful and I learned a lot of stuff I didn't know about. Thanks

-One of the better online courses I have taken.

-Thank you for all the great information = budget and goals will be set up immediately! God bless your efforts.

-I really do have to say I put this off to the very last minute, dreading it. I was amazed at how much of this I already knew but never applied it to my own life and habits. If I had implemented even a few of these ideas even just a few years ago, I would NOT be in the situation I am at present. I can remember calculating how much I spent a week on "wants" instead of "needs", thinking I could be putting all of that money in savings or an IRA etc., but no, I had to have the nicest truck, expensive lunches at work (almost everyday), all name brand labels (including but not limited to clothing, groceries etc.). There were so many ways I could have done things differently. Now that I have completed this course, I found it to be VERY informative and it will have a HUGE impact on my future. Oh, and one more thing, I think this course or something very similar ought to be REQUIRED by each and every person when they reach 18 years old and are headed out into the big bad world that they think they know everything about yet have NO clue. E.G. IF I ONLY NEW THEN WHAT I KNOW NOW.....

-I believe this course was an excellent promotion for my fresh start. I am really satisfied that the new bankruptcy laws make you do this. I will return to CCCS for future decisions and future reference in my planning. Thank You!

- I actually took some helpful notes, printed off and saved the budget form which is better than my personal one - and am going to utilize these tools. I feel better now - more informed. Did not realize how ignorant of the credit system that I was - this should be taught to high school kids to assist them and set a foundation to financial security.

-I didn't know as much as I thought I did about budgets and money management. Thank you.

-Although I was reluctant to attempt this course online because of my limited computer knowledge, I am glad I did because it was so informative.

-There were so many things that I did not realize about my credit, budgeting, having a retirement plan, and facilities that are available to me. This was extremely helpful and quite a few things I can start to implement right now. I always thought you put the savings to the end and not the beginning, no wonder I,

like others have difficulty saving anything. Thank you for the assistance.

-I will tell you that starting over will not be easy for me at my age (75) but I will start over. This is a new direction for me and I don't know exactly where it will take me but there were a few things you provided that I think will help me in the future. I read all the text and YES I can see where it would be a great help to younger people than me. This bankruptcy gives me the ability to do just that. So thank you for your wisdom and I will use what I can when I can.

-By taking this course and reading the information in this book has opened my mind and eyes to that I shouldn't have made the decision on filing bankruptcy their was something different I could have done. This info was very helpful and I will pay more attention to my future finances.

-This course really opened my eyes, I wish I would have taken this course before I got into trouble with my finances. You were correct in saying sometimes people don't open their mail because of what they might find, like higher balances on credit card bills. Some of the examples that were used were like looking in the mirror. Thank you.

-I am going to do the budget thing. I know it's going to be tough, but it was quite obvious things didn't work out without the budget. So... I have nothing to lose, and everything to gain. Thanks for educating me, I needed it.

-THIS WAS A GREAT COURSE, IT SEEM LIKE OVER HALF OF THIS COURSE HAD TO DO WITH THINGS THAT I HAVE EXPERIENCED THROUGHOUT MY LIFE SO FAR AND THIS COURSE HAS OPENED MY EYES TO BETTER MYSELF WITH MY FINANCES AND PURCHASING A HOME AND CAR. THANKS.

-This is an education I wish I would have received in school when I was a child, understanding credit, loans, contracts, and goals is invaluable information. I have lived without understanding of all this for so long, I want to thank you all for compiling this course! Even if I learned late in life, it is better to learn now than to continue unwisely! Thanks! I really do appreciate this education!

-We certainly will make out a budget. We don't want to go through this again. We were feeling bad, mad& a lot of confusion about what led to the bankruptcy. But, this program gave us hope in ourselves & how we want to live our lives. I know it's going to be a challenge, at first, but we are determined to do it. Thanks so much for your help.

-Great course. I considered myself intelligent. Boy was I wrong. I learned so much from this course. This course should be

mandatory curriculum for all high school and/or college students. How can I get this course, or can I, for my 23 year old son in college to take?

-This was very informative. I would have liked to have this information before getting married. This is the type of information everyone should have right out of high school. Perhaps more people would reach their goals earlier in life and less people would find themselves needing help with their finances.

-I received a lot of useful information I can start applying in my life as well as sharing with loved ones.

-This Course was a learning tool for me, I received a wealth of information from this course that I didn't know before, I commend and I am thankful for this course

-Goal Cards, very good idea, I've never heard before. Online format very nice. I think they should make a course like this mandatory in high school as well as for any college degree (as a secondary review) as it contains so much useful information.

-Absolutely revelatory! I have been a "babe" in the financial world; your course has helped me understand the financial system that governs our world. Thank you. I only wish I had had this course in high school, then perhaps I would not have had to file bankruptcy at the age of 50.

-This was awesome. I learned a lot and am looking forward to discussing the program with my husband (who is also taking the online class). Thank you!

-This program really made me stop and think about how I spend money. It showed me that saving money can actually be a reality for me. I really liked the idea of keeping your goals in your purse. I think that will help me not to spend money on things that I don't need. Thanks for this course. I didn't think that I would like doing this but actually I learned a lot. Thanks for the help!

-This is a great program I have learned much. It is well written clear and concise.

-An excellent program. Very, very well written and so much important information consolidated into one place. I will use this information again and again as I put myself back together personally and financially.

-This is an awesome program, it has lots of information that we all need to have available to us.

-Online availability was a HUGE help!

-This was most helpful to my financial future. I will take what I have learned and use it to insure a safe financial future for myself and my future family. I would like to take this time to thank you for this helpful information and insure you that this indeed has helped at least one person, me. Thank you,

-This online course/program was great; I give it an A+! I will start taking charge of my finances by setting goals and sticking to a budget. Thank you so much!

-this was the best idea to have this course available on-line, I have learned a lot by doing the on-line version of this course & I would recommend this to anyone who wants to learn more about their financial budget outlook after bankruptcy.

-Very good course! Easy to understand and very flexible with my schedule. I am a college graduate, and have taken several finance courses, but I did learn several things that I didn't learn in college. Every young adult should take this course - honestly! I wish I had.

-skeptical at first, but learned a lot

-I believe that after taking this course that I am not only a more educated money manager, but more important at managing my life. I believe that this goal oriented course was beneficial to my wallet and more important my families well being for the future. Thank You!!

-I found the course very informative. I have learned some things that will definitely help me to better manage my financial life. I found the audio portion of the online course very helpful. The recording was very clear and easy to understand, and it assisted me with a better "pacing" of the course.

-That was the nicest schooling I ever had. Thank You

-Great program.....I thought it would be just some pointless crap but I actually learned something and I printed out all the chapters.

-I put off taking this. But I'm glad I have the information now that this course has given me...Thank you for making it mandatory.

-Wow, can't wait to start the goals! This course should be required for everybody.

-I have been working in the finance business for over 20 years and although I knew most of the material covered, I still gained some insightful information that will aide me in my personal affairs as well as helping the customers I serve.

-It would help to see the movie.

-I wish I could have learned this information back in high school, I definitely would not be in this financial position today. Thank You

-Thank you cccs

-Thanks

-This online course was a lot better than what I had expected! Good job in getting the information across. More information on specifics of identity theft would be helpful too.

-This course helped me value learning how to set my goal Thank you for giving time to explore.

-The test was well made. Maybe give ways to reestablish credit after bankruptcy.

-Sorry for the long wait, and thanks for your patience.

- I was able to learn a lot and it will help me in my new start. Thank You,

-Thanks. This course helped me to understand several phrases I had heard but didn't know what they meant.

-Teacher was very informative & helpful

-The math parts were the most difficult things to comprehend. They were difficult to answer on the pretest but helpful when presented in the book. Was a little overwhelming at first but once in the actual book, was helpful. Thanks

-Even though this course was done on-line, I learned so many new things. Think all high school students should take this course!!!

-Thank you for giving so much good info that would change my life in positive ways. I will keep my budget card and my goals in purse.

-I learned new things from this course, and some tips to help me with my budget. I plan on starting out by tracking my expenses for three months, and by creating a goal card....which is a

wonderful idea to help you feel like you are accomplishing something, and to help with guilt!

-Thank you for making me see my money more clearly

-convenient

- Thank you for your help. I would recommend this course to some one else who has money problems.

-I got a lot out of this program and I plan on using it in my future dealings with credit and using a budget. Thank You

-having on line is very helpful since I saved time and money since I don't have to drive. Thank you.

-Thank You, I knew most of the material, but as you have stated "life happens", and you find your self in a position like this. Your course lets me review and acts as a reminder. Again, thank you.

-I did learn some new things. I am confident that I can maintain the experience I have learned, especially that I am now on my own with my own choices and decisions. I am embarrassed, but very grateful too.

-This is a very instructive course. Thank you for providing it.

-I am glad I took this course. I did learn some things that will help me in the future. Thank you.

-Very informative course it makes sense and can be easily applied to my financial goals. I am responsible for my financial freedom.

-Thank you, even though I was required to take this class, I have come away from it with some useful knowledge that I will be sure to use in my everyday life!

-Very helpful course even though did it on-line. Thanks!

-This program was very helpful. I will use these tools that I learned to better keep a budget and keep my finances on a straight track.

-I enjoyed this course and found it enlightening.

-Helpful. I wanted more information on how to recover specifically from bankruptcy, but I can definitely use the information that was given.

-This course should be given to seniors before graduating high school. It was very informative and very easy to follow.

-I THINK THAT THIS COURSE SHOULD BE GIVEN TO ALL SCHOOL STUDENTS BEFORE LEAVING SCHOOL.

-It was very interesting because it told me things I didn't know. Thank you very much.

-There was quite a bit of useful information in the course and although I felt that I am financially adept -- there are a few suggestions and some information I was not aware of and will use now and in the future.

-This is a very good course. I think it would be very helpful to high school students. It has a lot of good information for everyone. Thank you.

-It was informative. Thanks.

- I came into this thinking it was going to be completely different

-This is something to help me out on life and it means a lot for me to understand and acknowledge.

-I really think this was a good. Ideal to help people who are really having very hard time, like myself.

-Very professional and helpful. I grade them excellent.

-CCCS-----I appreciate your help. Thank you.

-I was very pleased with this course. I learned a lot of very good tips that I can use, and also found out a lot of information.

-Money in Motion was very helpful to me and my family. Thank You

-this class was very informational

-This course was more helpful than I thought it would be.

-This course is very helpful and I thank you for making it a part of being able to file for bankruptcy.

-I did learn some things about the way credit card system works. I also got an idea of how to set financial goals. This was very helpful, and I do see myself implementing some of the tools from this program. Thanks.

-The forms will come in useful.

-I didn't know if the course would actually help me, but I really liked it and found a lot of the information very helpful after all. I liked learning about goals, budgeting and savings. I learned things about credit that I didn't know before.

-This course was very helpful for me in understanding how to create/utilize a budget for myself and my family with a good outcome.

-THANKS FOR THE HELP

-I know better about signing for a loan

-I want to thank you for a chance to start over. I was scared to take this test but when I started the test, it was all common sense that we should be using anyway. Thank you.

-I learned how to set a goal and I'm going to use it to benefit my family. It was a very good lesson!!

-I will attempt to use a budget and advise friends to take the home buyers workshop.

-I was amazed about how good the course was and how ignorant I have been despite a good education and being intelligent. I intend to use these tools so as to get ahead and not get into trouble again

-I felt good about being in the class, I was a little nervous when I got here, but then it was better.

-I really enjoyed this class I sure hope the skills I learned will help

-Well informed

-Thank You for making me understand what I was doing wrong with my finances.

-I think the material in this course will help me to avoid getting in financial trouble in the future. I intend to use the budgeting methods suggested in this course to budget my income, pay my expenses and achieve my financial goals.

-Since I took this course online at work—I shared all the good information with my co-workers.

-Explained more details about creating a budget that I never thought of and will be very useful to me and my situations.
THANK YOU!

-This course should be taught in all high schools.

-Thank you very much. This course was very helpful and informative. I feel I really learned a lot of useful information to help me with my future. I am confident I will be a better organizer and manager in the future. Thanks again for a great course.

-had trouble getting online

-Thank you for this course. I will use this information to make sure I never have to go through this again.

-I did learn things from this. Was rather surprised, actually.

-Was helpful for my current situation

-This is a wonderful tool that has been made available for people like us that are consistently having financial trouble. Thank You!

-This helped me a great deal, because I can see I have some leaks on how I spend money and paying bills. I will start a budget in my home. Thank you for the course.

-My husband and I learned a lot from this course and will use what we learned to stay on course so we never have to file bankruptcy again. Thank you very much.....

-The course gave me a new insight to budget and be more aware of my finances and how I spend my money each month! Thank you!!!

-Very useful and hopefully rewarding.

-I can relate to a lot of the information learned through this program. I found a lot of the information helpful.

-The course is very revealing and inspiring. I wish I had undergone this course years ago. However, it's never too late to recover. Thank you.

-Excellent Information I needed

-thank you

-Thanks for all you have done for me in the past 8 months. My family is greatly appreciative.

-The training session was easy to understand. I'm sorry I didn't have this information before I had to take bankruptcy. Thanks!

-I think this will really help me in my life.

-As usual-my dad was right, stay focused on goals!

-Excellent presenter!

-I feel the program is very helpful and I can say I can walk away, using many points from the program, in my life. The program was very beneficial.

-This course was very informative and I believe this has changed my financial life.

-Thank you for all of the valuable help and information. It is greatly appreciated.

-THANK YOU SO MUCH. VERY HELPFUL

-I wish I would have taken this course 6 months ago.

-It was very informative and gave good sound information that will help in future maintaining control of our household income.

-Thank you for being here for people like me.

-very easy instructions and able to understand, thanks.

-Good course

-Thanks for your help.

-Thank you for a very interesting learning experience.

-This was very helpful for my spouse and I. We both had different opinions/ideas about how to get our finances back to good, but this helped us put it all together with ideas from the course too. Thanks!!

-Great course. I learned a lot. This course will help me get on my way to make a budget and stick to it. This course will also help me repair my credit report and be on my way to a stress free life. Thank you.

-I WAS PLEASED WITH THE PROGRAM

-I think this course was very helpful and had a lot of good information.

-Thank you very much for a very interesting learning experience.

-Much of the information was extremely insightful and I plan to incorporate much of it in our lives.

-THIS PROGRAM REALLY HELPED ME. I WISH SOMEONE HAD TOLD ME THESE THINGS BACK IN THE DAY WHEN I WAS GETTING IN DEBT. THANKS TO THIS COURSE I NOW KNOW HOW TO MAKE MY LIFE LESS FRUSTRATING BY SETTING GOALS AND BUDGETS. THE COURSE WAS EXTREMELY HELPFUL TO ME. THANK YOU!

-I have learned a lot taking this Financial Education Program. It will help me get back on the right track and every day of my life. I wished that I had taken the Program sooner! Thank you for all your help & assistance. I will help others & hope that they will accomplish in the near future, what I am going to do, to straighten up my life! Thank you!

-Thank you for the valuable information.

-This course was very informative and interesting to read. I'm confident that it will help me to manage my finances in the future. Thank you.

-I feel that this really hit close to home, and I feel this will help us manage our bills better then what we used to. Big Help!!

-I learned things I did not know. So much applied to the mistakes I made in my life in regards to finances. Thanks

-I really like the idea of taking a notebook with you to track all of the money you spend. I think this will really help us to see where our money is going.

-I LIKED DOING IT ON INTERNET, BETTER THAN IF I WOULD HAVE HAD TO DO IT IN PERSON OR ON TELEPHONE. THANKS..

-This course taught me some things that I think I can implement in my financial future.

-THANK YOU, EXCELLENT FORMAT AND INFORMATION THAT IS USEFUL.

-items were helpful, I did save all forms to use

-Very helpful information. Thank you.

-The book was really informative.

-Both instructors were very helpful and informative.

-Thanks.

-This class was very helpful and beneficial.

-I was dreading this course but I am pleasantly surprised at the important information I have learned!

-I felt this course was extremely helpful and I plan to utilize what I have learned from it for the rest of my life.

-Very helpful. I have learned a lot about budgeting and putting savings first. Thank You!

-Overall this program was helpful and I did learn a lot from this.

-Thank you. There were many things mentioned that I did not know.

-Thank you!

-I wish I would have had this type of learning experience earlier in my life. I feel it was very informative. I printed a lot of it and will use it as reference in the future to help me.

-I think that I am ready for a fresh start on budgeting and making all my bills on time

-A wealth of knowledge, thank you very much.

-Sure wish that I had this information before I graduated from high school (36 year ago). No doubt I would have been enjoying life from a much better financial perspective.. instead of bankruptcy at my age!!

- I am thankful for this class. I never really looked at interest rates in this way. Paying the minimum balance of a credit card I thought was a good thing. Now I know its wasting 30 years of time. Thanks again

-THE COURSE WAS VERY INFORMATIONAL TO ME TO USE IN MY LIFE

-EXPLANATIONS OF CREDIT CARD USE WAS VERY HELPFUL TO ME

-I REALLY ENJOYED THIS CLASS. I WILL CARRY INFORMATION W/ME AND SHARE W/OTHERS. THANKS SO MUCH

-Thanks for all your help. I appreciate it a lot.

-I wish this was taught in school to prepare kids for the real world

-I WILL TRY TO MAKE A BUDGET WORK, IT IS HARD TO DO WITH SPARSE INCOME

-VERY INTERESTING - INSTRUCTOR WAS EXCELLENT

-Didn't think I was going to get anything from the course, but I was wrong. I did learn some tips and took notes for preparing my goals.

-everyone should have a chance to learn this stuff

-I learned a lot that I plan on putting into action where my finances are concerned. I will get out of debt by applying what I have learned.

-Very helpful

-For me it was over a 2 hour process, but it will be my outline for life now. Thank You

-In going through this material I found that there were a lot of things that I didn't even know. This gives me a better understanding of what is expected of me to improve my life.

-I enjoyed the class.

-Well done, learned a great deal, thanks so much.

-The training over the phone was very helpful. I learned a lot from it, and I will use the materials in the near future. Thanks.

-Very nice to be able to do this training via the phone. Thanks.

-WELL DONE. SORRY PROGRAM NOT AVAILABLE 60 YEARS AGO

-This was very helpful and useful. I will keep a copy of this to go back to in the future if I need it.

-Thank you for the expeditious manner in helping me in achieving my educational course materials. Also, thank you for assisting me with my financial hardship at this time in my life. May God Bless all of you and Me too.

-Was pleasantly surprised at the quality and relevance of the information. Found it helpful throughout.

-Well written and easy to understand!

-I have learned a lot from this program

-the course i have taken has given me a greater understanding of what it means to budget and look ahead I thank you for the course well received

-I found the course to be a useful tool.

-I think this will really help me out, as far as budgeting my money.

-I regret that I did not take this course on my own 35 years ago. I have printed every page for myself and will photocopy and distribute to my 3 children. This will be the most valuable information (aside from spiritual guidance) that I could impart to my children. If they follow the guidelines in this course, I can rest assured they will not follow in my failed monetary footsteps.

-I entered this apprehensively because I have made many mistakes and I felt that you can't teach an old dog new tricks. This has been very informative and my wife printed the material and I plan to use it as a guideline in the future. Also I am going to require my children to read this material.

-I think I learned a lot from this course. some things i didn't understand before.

-I have learned several things from this course that I will put into action.

-I'm glad I took it. I always do a budget and deviate. I do the budget for the whole family. I pay the bills by myself, so I'm the only one who sees how much or how little money we have to work with. having to take this course for the post bankruptcy has helped because my husband had to take this class as well and found it interesting. he wants to see how I do the budget and sit with me when we pay bills so that we can work together to avoid future financial problematic situations. I feel encouraged by this class and am confident that we can get on track to achieve our goals for our finances and family life. Thank you for the class.

-This was very helpful, and in some cases, I could relate to the situations. I plan on using some of the forms to help get us back on track.

-great info, am looking forward to starting a REAL budget and setting aside \$\$ for goals

-Thank You

-This course definitely will help me to replan and rethink my budgeting and spending methods from the past to keep from falling back into bad habits. Thank you. Very good and valuable information.

-Perhaps if I had taken this course a few years ago, I would not be in the situation that I am. I will use the information that I have learned in this course, to get my credit record back up and will not fall into the pattern that I was in before. Thank you.

-I learned a lot about budgeting and I will use it in my life.

-It was good information. I will do my best to follow a budget. It won't be easy, but I will give it a good try.

-good information well presented

-Good content and very relevant! Online course option is very helpful!

-I can see where the sample forms will really make a difference in guiding me in my goals.

-Great format, easy and flexible.

-I appreciate having to take this course to complete the bankruptcy process.

-Great Excel tools to work with.

- great job!

-Good presentation!

-Good program. Will use what I learned in the future.

-Thank you!!!

-course was well planned. Good course.

-Thank you!!!

-Thank you for all of your help and support.

-Thank you, this was very helpful.

-Great course

-The course material was very helpful and will be beneficial in achieving goals.

-Great program, it really helped me out and provided me with a direction to start in. Thanks.

-I learned some helpful information on how to set up a proper budget, all the information was great and helpful thank you.

- This course was helpful in teaching me ways to learn how to manage money and in learning all the legal aspects.

-I did find a lot of tools that I will definitely be using in rebuilding my credit.

-Thank you so much for having this course. I really took something good from this.

-Very helpful course. The downloadable files will come in handy...

-I learned facts I didn't know before.

-Thank You so much for this course. I think I have learned a lot of valuable information.

-very helpful and informative

-This was very useful. Thank You.

-I gained a lot of useful information from this course. I especially liked the idea of "financial goals" and also the setting up of a folder to organize bill paying, keeping receipts, etc. I am anxious to get away from this overwhelming sense of debt. Thank you for your tips.

- With wild fluctuation of my income-I work strictly on a commission basis-it is and has been very difficult in the auto repair business. I do plan to change jobs--not occupations as yet--to a busier new car dealership than I work in now. I did print all 8 chapters and it will be very useful in setting up a budget I can use. Thank you-----

-This is a well-designed course. The initial questions help to focus the readings and emphasize important points contained within them. Overall, a good course that anyone who has felt financial pressures or been through difficult economic circumstances would benefit from.

-This really made me wake up and realize that I needed to make some major changes in the way that I manage our money. Even spending small amounts on little things really adds up! Thanks so much!

-I feel like that I can manage my income and expenses and still have what we want. This is such a relief to know that I can be in charge and feel good about myself and my family!

-THE COURSE IS VERY INFORMATIVE AND WILL HELP ME NOW AND IN THE FUTURE. IT IS DIFFICULT TO MAINTAIN A BUDGET, BUT I KNOW I NEED TO. THANK YOU

-This course helped, thank you

-This course was very beneficial to me and I look forward to using what I have learned to better my situation.

-thank you, I have learned a lot from this course

-I must admit I was not looking forward to the session. I read very carefully and found it very educational. I'm glad I had to do it. I've made budgets before, but we have just never stuck to them. I didn't think we could save money either. I have had illness for the last 4 years and have been unable to work. I look forward to opening the first savings account in years.

-Thanks for the helpful information on a variety of topics

- This was very useful and the program was very easy to use.

-After struggling with debt for over 20 years, we thought it would eventually get better. Sadly I found out it doesn't it only gets worse. Thank you for a very informational course and my goal is to see that it is put into practice and works.

-The contents of the chapters were very easy to understand and the test were very appropriate for the contents

-Thank you for this education in money management.

-This opens my eyes to many different things in credit

-Surprisingly informative.

-The teacher did a very good job describing everything with that many people on the phone. Good job.

-Thank you very much.

-Thank you for all of the useful information. Life in general will be much easier now that I realize the way I spend & haven't budgeted correctly before.

-I wish I'd found this manual about thirty years ago. High school kids should have to learn this - I'm giving it to my children.

-This book was very helpful. Thank you.

-Well organized and the two hour interview very smooth. Thanks for your help CCCS. I really appreciate it.

-Thank You

-I encourage all adults to take this course. It has been a great asset to me.

-Information very easy to understand. I have learned a great deal from the program

-I am thankful for the on-line course and I believe the information I have gathered from this course will help me tremendously in the future.

-I printed several of these copies to start using at home on my goals and budget. Thank You

-This is a great course! I really learned some needed and useful things.

-I think this is a program that should be taught in High schools so to prepare for the outside world. This has helped a great deal and if for some reason I don't use the methods here (I'll be stupid for one thing), I have at least realized exactly how much money I have been wasting every year on just piddly stuff. I hope to use everything I learned from this program and hopefully be able to buy a house in the near future, or at least get a loan for one.
Thanks

-I think this course should be required in High School ..and college!!!

-this was a very informative program. I hope it will be helpful in my future endeavors. Thank you for your help.

-THIS COURSE IS A TOOL EVERYONE SHOULD TAKE. I AM VERY PLEASED WITH ITS' CONTENT AND WILL HELP US A LOT. THANK YOU VERY MUCH!!!

-I am using a budget currently with my family. So I know that we are on the right track and I know that as the head of the household what needs to be in place for our success!!!!!!!!!!!!!!

-I wish I had known these things early on. I believe if I had known them I would not be in the condition that I am in right

now. I will apply what I have learned to my life and prayerfully I will never be in the financial state that I am in right now.

-I really learned a lot from this course.

-thank you

-It had very useful information, thank you

-This program really made me stop and think about how I spend money. It showed me that saving money can actually be a reality for me. I really liked the idea of keeping your goals in your purse. I think that will help me not to spend money on things that I don't need. Thanks for this course. I didn't think that I would like doing this but actually I learned a lot. Thanks for the help!

-Several issues hit home with me. Test was well put together.

-I had owned my own store for 8 years, but learned several things I didn't know about credit and credit scores. Thanks

-Good course.

-MUCH THANKS!

-I appreciate the kindness of the staff and willingness to help overcome situations in life. I think this program is great and gives individuals like myself a chance to step-back and re-evaluate the importance of maintaining a budget. Furthermore, in the work world it's easy to lose focus with all of the hustling on a job performing.

-Thank you for giving me the opportunity for a new start in life.

-very helpful

-Wonderful presentation! Very helpful

-Thank you!

-Very informative and helpful. My only regret is not having a printer to print out the chapters that would have been most beneficial to me. Many thanks!

-This is a very good option to have online training, I enjoyed using it.

-This was extremely helpful. I am eager to share what I learned with my husband.

-Very interesting and helpful, I enjoyed this class. Thank you very much. Excellent Class.

-THANKS!

-Although I tried to use a budget per paycheck, I realized I had a lot of spending leaks and I didn't pay myself first and that is how I ended up with the leaks.

-I learned a lot today. This is an excellent course. I wish I knew what I learned today before my financial problems cascaded.

-thank you

-Personnel were helpful and positive. We will be leaving with a better financial knowledge and hope for a brighter future.

-I found the information in this program was very informative and helpful; I plan on using the information obtained in the future.

-Very Well presented

-Thanks

-It was helpful and not as painful as I feared.

-I will definitely use the information in this course; there is so much useful information in this format. I printed the information off for reference on how to start a budget, that will really work for me personally, and for my family. Thank you for bringing out to my attention on things you should do, and things you should definitely, definitely not do. I found information that I should have been doing a long time ago. THANKS

-We will now be using the notebook technique to track our spending for a month to see where we can save some money. Very helpful hints and info I didn't know.

-I found this program to be very interesting and helpful. I will be using what I have learned in my daily life. Thank you.

-This was actually an excellent class. I would recommend it to anyone who spends money!

-Note by Teacher indicated she was exceptional. Extensive information! They should teach this in high school.

-Very Nice!!

-Thank you for such a wonderful program. It was very informative and easy to understand.

-Took me longer than 2 hours but was worth it

-Very good review to take even when situation is caused by ID theft.

-Thank you. I enjoyed the course.

-This will be helpful.

-THIS COURSE BRINGS OUT WHAT YOU ALREADY KNOW, BUT DON'T PRACTICE ENOUGH. IT IS A GOOD REMINDER.

-This was very helpful information and I will be using some of the things I learned tonight to help me in the future to reach my goals.

-Thanks.

-Excellent Teacher

-Thanks for the help. It will be very useful in the near future.
THANK YOU THANK YOU THANK YOU!!!!!!!!!!!!!!!!!!!!

-I learned a lot!!!

-nice program thank you

-THIS COURSE WAS VERY INFORMATIONAL FOR ME, I DIDN'T HAVE ANY IDEA ABOUT THE LAWS AND REPORTING REGULATIONS THAT ARE IN EFFECT. I WISH I HADN'T NEEDED THIS, HOWEVER, THE INFORMATION I BELIEVE WILL HELP ME TO STAY IN BETTER FINANCIAL STABILITY. THANKS FOR YOUR HELP.

-This course has explained how I can overcome my financial problems in the future to ensure that I will not come to this point in my life again.

-This opened my eyes to many credit and budgeting items I was not aware of. I would recommend this to high school and/or college students. I will surely give to my family to read the chapters. Thank you.

-I learned a lot!!!!

-I found this course very helpful and feel society should be required to take these types of courses every ten years or so to keep us on track.

-Very good course. It has helped me prepare to become more financially responsible.

-This was such an enlightenment to me and I appreciate the opportunity to have taken such a wonderful course. It will be a tremendous help to my future and the financial future of my children! THANK YOU!

-I like the information on interest and credit cards.

-I LEARNED ALOT!!! FROM THIS PROGRAM. I PLAN TO USE SOME OF THE THINGS I LEARNED IMMEDIATELY.I BELIEVE EVERY THING I READ IN THIS PROGRAM WILL HELP ME IN THE FUTURE. THANKS VERY MUCH. ALSO, EVERYONE I SPOKE TO ON THE PHONE WAS VERY POLITE AND HELPFUL.

-This program gave me a lot of information that I was not aware of. I am looking forward to reestablishing credit, setting a budget, following it and making a difference in my finances. Thank you.

-Very informative course. I learned some things about budgets, savings, having and meeting goals that I will now incorporate not only in my life, but will pass along this information to my children so that they can avoid or be aware the financial situations before they become major problems.

-THIS PRGRAM HAS TAUGHT ME CLEARLY NOW ON HOW TO START A BUDGET AND STICK TO IT. THIS IS AN EXCELENT PROGRAM AAND HIGHLY RECOMMENDED.

-I hope to use future services with you. I'm looking forward to the light at the end of this tunnel.

-Teacher was very real to life and very informative. Thank you!

-The course is very helpful

-Thank you.

-I think this will be very useful tool to help me get back on track. I use to use a lot of these tactics, but my life changed and I got away from them. Not only will I continue to use the tools that I once used, but I will now be able to implement the new ones I have discovered through this program.

-Thank you.

-this was very helpful to me

-This course should be taught to juniors and seniors in high school.

-Very helpful - thank you very much.

-Excellent job in teaching this class. Very knowledgeable and well prepared.

-Thank you.

-Thank you.

-a very good course. It should be taught early in life.

-Thanks for this, I learned from it as well. Like the difference in Mortgage Insurance, I never even knew that. And Revolving Credit. Now I know, and so much more.

-Very informative.

-This information was very rewarding and I learned a lot of things I did not know. Thank you so much for this and I know it will help me to get things back in order and make my goal within reach.

-This course will help me in my future endeavors. I'll be solely responsible for my own finances that I feel confident in doing so.

-Very informative.

-this class was very helpful and I will use a lot of the tools I learned

-I thoroughly enjoyed the program and it enhanced the knowledge I already had regarding managing my finances. I believe I will be more able to reach my goals by sticking with my budget.

-Thank You for allowing me the time to complete the course. I would also like to thank you for giving me access to the information supplied to complete my education course. There is a lot of info you have provided me with that I will use to help me remain on track!!!!!! Thank You Consumer Credit Counseling Services Thank You!!

-very useful information

-Teacher was extra patient with people

-I am working on the budget

-I was very happy with the way this course was set up I did learn a lot from it and I also realized that I used to set goals and manage and budget but got a way from that. Thank you!!!!

-This has been very helpful

-Teacher was very helpful & informative

-Great budget tips.

-Teacher explained some great do's & don't to help in management

-Very informative. Would be good to have this type of course taught in the high schools.

-This was very useful and will help me budget properly in the future. I never fully understood the cost of using credit cards until I read this. Thank you for offering such a useful tool.

-thank you.

-Thanks for the helpful plan for my lifestyle change. Very well laid out.

-MUCHAS GRACIAS POR SU ENSEMANZA Y GRAN AYUDA.
GRACIAS POR TODA SU AYUDA ...

-thank you very much.

-The program was very easy and very informative. Your program has given me hope on different levels and now maybe I can start to rebuild. Thank You!

-I HAVE LEARNED ALOT FROM THIS. ONE THING IS, THAT I DONT NEED A CREDIT CARD. I HAVE SET UP A BUDGET, AND I'M DOING MY BEST TO STAY WITH IT. THANK YOU,

-Through this program I realize that a budget will be a very helpful tool for us to use. The tools and forms are great and will be a great asset for us to start on a new financial heading.

-this course taught me how to be more responsible with my money

-I learned things that if I knew them before I wouldn't have had to file bankruptcy!

-I learned many valuable lessons from this course and will definitely use them in the future.

-The teacher made the class interesting and enjoyable. He was caring and not judgmental of participants

-Very informative. I stayed on the line 30 extra minutes asking questions. Thank you

-Course was very helpful- Thank you

-Thank you this will be helpful in rebuilding my credit

-I have received helpful information from this course that I was not aware of. I am going to follow my goals and stick to my budget. I do not want to ever go where my credit issues have taken me in the past. Thank you for offering me the information to help me with a successful future.

-Easy to understand comprehensive concerning financial problems and their solutions.

-Good course it taught me a lot I didn't know.

-I found this extremely beneficial. I have created "goal" cards and a budget and plan on sticking to them. Thank you for the help.

-Very informative course!! I loved it and it will help me a lot!

-Thanks

-Thank You it was a great learning experience. It will definitely help me in my future. :)

-I learned how long to keep records, learned the fair lending act, and really how much a person pays in interest using a payday loan, this on line course was much easier and I retained the information better and hope this helps me everyday..

-thank you very much for all your help in this very difficult time

-thank you...

-Great educational program.

-Good information-valuable use of my time. I'm "turning over a new leaf."- Thanks

-I will no longer be a victim of mistakes I have made with my credit.

-thank you

-I REALLY DIDN'T KNOW ANYTHING ABOUT THIS, BUT I HAVE LEARNED A WHOLE LOT ABOUT THIS. I WILL KNOW WHAT TO DO FROM NOW ON. THANK YOU VERY MUCH.

-"CUTTING EDGE FINANCIAL COUNSELING" OUTSTANDING!

-NEEDS TO BE MANDATORY COURSE LIKE THIS TO ALL SENIOR HIGH SCHOOL GRADUATES!

-The course makes you think about things and makes you realize that you are not the only one with financial troubles, but, that with hard work there are ways to improve your life.

-GREAT JOB OF NOT IGNORING "EXTRANEIOUS" INFO. OR QUESTIONS, BUT AT THE SAME TIME KEEPING THE CLASS ON TASK.

-THIS COURSE HELPED ME OUT A LOT!

-THIS WAS VERY HELPFUL TO ME AND I LEARN SO GOOD AT THIS.

-THANK YOU FOR TAKING TIME TO TEACH THE CLASS!! LEARNED A LOT!

-THANKS FOR ALL YOU DO. IT'S PEOPLE LIKE YOU THAT CARE & MAKE A DIFFERENCE IN PEOPLE LIKE US - - LIFE!!

-I found it helpful and will pass it on to my children.

-I think the class was very helpful.

-Enjoyed the class, was very helpful.

-Thank you very much, I have learned a lot

-thank you for making sense of my money!

-I feel like this class should have been the first one people take and then the help with budgeting one before you get your fresh start.

-I learned a lot, thanks.

-very informative

-This program will change the way I look at paying monthly bills and how I pay them.

-I learned a great deal from this course. I will definitely form a budget and take care of business

-This course made me think and realize I did things all wrong. I feel after reading everything, I will make an adjustment in my life.

-Very good course with quite a bit of useful information.

-this course was very helpful to me to help me understand the things that I was doing wrong and how to fix it. Thanks you very much for all of this helpful information.

-Very well organized and presented overall. -Thank You!

-This was a very helpful course and I learned so much from it.

-I thank the ladies for helping me, they did a wonderful job.

-I learned a lot from this program and really wished this kind of stuff was taught to me in High School. There is a lot of tools in here I could've used. But I will use them from now on.

-Thank you.

-A good course. Every one should have this course within the first few years of adult life and retake the course every 10-20 years as important info does change.

-thanks for your advice, it will help me in my future....great info this needs to be taught to every one... starting with public schools ECT.....

- Learned new Budget management course and the tools were very helpful.

-Good Information!

-This course was very helpful. I wish I had taken it a long time ago.

-This course has actually made me optimistic about my financial future.

-This was an educational course and well worth the time.

-Thank You so much, I have learned how to manage my money, a lot better, again thanks for your help.

-I wish I would have had this program years ago. I would not be in the situation I am in now, if I had taken this course earlier. I have printed different parts of this online program to help remind me in the future of how to handle different situations and my finances. Thank you for the information I obtained and all your help.

-the Course content was easy to understand, and well explained but I myself had to take longer than most to better understand it.

-I did learn new information regarding Check 21 and the existing Federal laws concerning The Fair Credit Billing Act, Truth in Lending Act, Fair Credit Reporting Act, Fair and Accurate Credit Transaction Act and Fair Debt Collection Practices Act. I have kept a copy of all information in the post-bankruptcy counseling program and will use this information as well as maintain a budget to restore my credit score and improve my financial circumstances.

-I think this course is very educating and valuable information.

-THANKS!

-Thanks!

-I am very thankful for attending this class. I'm sure the information will be very helpful in my future goals.

-I Will be using a budget for my household, taking this course really gave me a good outlook on saving money and budgeting money and learning different ways to go by of helping myself to do the right things in the near future.

-Every chapter in this course had part of my life I wish I had before I came to this course in my life, true some, or a lot was common sense.

-Thank you

-I found that the information was self explanatory. It was very easy to follow and very user friendly.

-I THOUGHT THIS WAS A COURSE THAT WAS GOING TO BE BORING BECAUSE I HAD TO TAKE IT DUE TO THE BANKRUPTSY BUT HOWEVER I THOUGHT THIS COURES WAS VERY UNDERSTANDING AND IT WILL BE VERY USEFUL TO ME THANKS

-Excellent!

-Very useful information. Thank you!

-Thank you.

-This course will be beneficial to me in the future.

-I really enjoyed the class; I learned a lot of information.

- This course was very helpful to me, I am glad I was able to take this course. I will use all of this information to start a serious budget.

-Good Job!! :-)

-THANK YOU.

-Thank you for all you do. We certainly appreciate you.

-I learned a lot during this course and will utilize these ideas in my personal life. Thank you.

-WHILE I had to file bankruptcy due to losing my job, the things I learned in this course opened my eyes to some things I can do differently to help get me back on my feet! Thanks

-It was a very informative and helpful program.

-in reading each chapter, time and time again, I saw the examples of the same glaring mistakes I had made. at the time I was doing it, those mistakes seemed like my only way out. Hopefully I've been able to learn from this. Thank you.

-THIS WAS REALLY A HELPFUL COURSE AND I LEARNED A LOT OF THINGS THAT WERE RIGHT IN FRONT OF MY FACE BUT I THOUGHT NOTHING ABOUT THEM.

-I have tried to do a budget in the past and by taking this course I now see what I was doing wrong with not allowing for a few things and allowing for too much in another area.

-I believe that after taking this course that I am not only a more educated money manager, but more important at managing my life. I believe that this goal oriented course was beneficial to my wallet and more important my families well being for the future. Thank You!!

-Very useful tools, I printed the chapters out for future use.

-Online course was very easy too understand and was very helpful to help me understand how a budget can be helpful

-I am glad that I had the opportunity to use this program and it is something that I will be able to use often in budgeting my money and in deciding what I need as opposed to what I want.

-Good information

-Great Program!!

-I really thank you for information that I received, during this online class. I will apply it to my life and expect to see the results in the future. Thank you again.

-It was difficult to admit how I let my finances go sour. I feel this course has given me enough information to keep me from failing financially in the future.

-Thank you for your assistance.

-I will refer your website to some young people just starting out that I know I do believe it will be very helpful to them.

-Thank you.

-Will utilize the material with my teenagers.

-very well presented.

-Thank you.

-thank you it was well worth it

-VERY INFORMATIONAL.

-Very helpful through out this entire process. Both helped to relieve a lot of stress at a very stressful time. Thank you very much.

-thank you

-Good information. Will put into my life. Goals will manage better my lifestyle.

-Thank you for the magnificent information. I will put it in practice.

-good stuff, but too late for me as I go into chapter7.

-I thought the bankruptcy class was very helpful and the book was eye-opening. I learned a great deal. Thank you.

- This course should be required for high school seniors.
- Both of the teachers were very attentive and helpful. They take pride in their work and approached everything with an open and positive attitude. Thank you.
- Very, very informative. Thank you.
- Very, very informative. Thank you.
- Thank you.
- Thank you.
- IT WAS A GOOD COURSE
- I feel it will be helpful information.
- IT WAS A GREAT LESSON I THINK MOST ADULTS SHOULD LEARN THIS PROGRAM.
- This is a very educational program. I learned how to manage my money better.
- This course was very helpful.
- Thought is was very informative and helpful
- Chapter 2 was a wake up call for me, as I have to set some goals and budget.
- Thank you this course was very helpful and we will be using it faithfully!
- This course was very helpful to our family!
- The course was extremely helpful!!!!!!
- Thank you for your time. You have helped and will help in the future.
- Very good teacher. One of the few classes I did not fall asleep at.
- Thank you for taking the time to help me. And for not making me feel like a heel for going through bankruptcy. You were great.
- very helpful. Thank you.
- I will start using a budget and also your advice, thank you

-Thank you for your help. I appreciated it, it was very helpful.

-I like the budget info and the credit report information thanks.

-thank you

-very informative

-Overall this course was very helpful in how credit works, and that a budget is necessary, period. I never used a budget before, and now realize the need for one. Thank You!!!

-This should be taught in public & private schools starting at about age 6.

-This course was enlightening and informative. I feel that I will be able to use the information to help better my financial situation and to actually reach my goals and life dreams.

-Very helpful, will definitely use a budget (goals) and the course also was very enlightening. They should teach this information in High Schools to get teenagers prepared for life!

-thanks for the information

-Never knew until now that there was so much I didn't know about personal finances as tutored by your program. I gained a lot.

-THE COURSE WAS VERY INFORMATIVE, I LEARNED ALOT

-Glad to see I still remember everything the second time around! Thanks for the learning lesson.

-I learned a lot about credit and about budgets and goals that I set up myself. Thank you!

-Thank You

-Very Well Done

-I like the way it shows the graphs on how to budget. I will definitely use them.

-Thank you very much for the course. I found it very helpful to me. There were some things in it which I never knew and now I can use some of this to my advantage on creating a better budget for my life. I thank you for this.

-thank you!

-The goal setting conception for a working budget is excellent. I only wished I had planned better for my senior years and unexpected illnesses and loss of employment due to disability.

-THANKS

-Thank You

-The information was very helpful and I will utilize the information I gained to prevent future debt problems.

-I use a budget at home now, however with the info I got from this class I will start a new budget with goals in mind. This class has helped me out a great deal!!

-I found this very helpful

-I have learned a great deal however; I will be pursuing more financial management courses to learn more about budgets & planning.

- Thank you very much for the course.

-Thank you

-It was interesting to learn about the hidden fees involved with contracts.

-I learned quite a bit and will use this information in my everyday life. and learned a lot about contracts and savings..

-This was very helpful to me and I intend to use the information I learned as part of my daily budget from this point on. I liked the convenience and privacy of the online option.

-Thank you and I am sincerely glad that I have taken this course to help me and my family in the future.

-I learned a lot and realize how important it is to keep a budget and to have a savings account

-Thank You.

-Thanks for the Course.

-I think the course is very good. It will help to make me aware of money that is spent foolishly.

-This whole debt experience has taught me a lot on the dangers of credit cards. It has also validated how I too am not alone

believing a budget doesn't work ... that debts come first and what is left over is what is left to live on. I am going to build a budget, carry a budget card with me, and work it ... without credit cards.

-Very Helpful

-This course helped me realize how important a budget is.

-I have found that this service has been very helpful & extremely nice. After going through months of frustration to have an end in bankruptcy & to go through courses, I picked a great service to go through. Very nice & made me feel human!

-Teacher was very warm & sincere. Booklet will be very helpful in future references.

-Very good instructor! Very good course. Things I learned that I did not know. Thank you

-Very thorough & it was a real eye opener.

-Thank you for your assistance to me in this program. Thanks for the various options available to complete the program.

-This course was very informative and I will be able to use it to make some major changes in my spending habits.

-very helpful and made a lot of sense. Thank you

-learned some good stuff

-I have learned a lot about how to have a budget and about having goals.

-The course was very helpful and will definitely help me to make better decisions in my life with my finances.

-I have no doubt that if I apply the information learned from this course, I will be in a better financial situation.

-This was a very informative program

-I have learned a lot through this program.

- I found this to be very eye opening and easy to understand. Thank you.

-I should have had this course earlier.

-Thank you for showing me how to make my goals, and helping me to improve our budget.

-this program could help a lot of people

-This course has really brought things into perspective. Thank you

-Very informative.

-THANK YOU!

-Helpful in some aspects Course should be available to everyone before they try to establish credit

-I REALLY LEARNED A LOT FROM THIS PORTION/TESTING!
THANK YOU

-I would have liked to have spent more time asking questions or have discussions on some things.

-just wish I had taken the time to study budgeting in my early wage-earning years. Thanks, this should keep me from repeating past mistakes!

-It was a great learning experience

-Thank you for the convenience of the online course.

-VERY HELPFUL

-Interesting and very informative. Should have had this in high school or at least years ago.

-This was very helpful

-I need to apply this every day and stick with it.

-The instructors and reading material were very informative.

-The teachers were very helpful and were quick to answer any questions.

-this course has showed me a lot of info that I never knew. I am very glad this info was offered to me. I only wish that I could have found this before I was so far in debt that I could not climb out and lose my house and upset my family in this manner. You can believe that I am going to have the best credit possible. Thank you very much. Thanks

-Very helpful class, I learned a lot. I wish I had read this book when I had started working.

-Thanks for the information.

-Very helpful information and resources

-I began using a budget over a month ago and it has been very helpful. I found some of the information regarding contracts very helpful.

-Very good program and plan to pass on to relatives and friends.

-I learned a lot from this course, and it will help me everyday.

-Thank you so much for helping me understand how to set goals for myself, and how to have a budget, it will be a lot easier now that I have taking this course, and easier for me to achieve my goal.

-I will succeed at this, and I will teach my children to budget also. I will let them read my material and learn these things. Thank you.

-This program was very reader friendly and easy to follow. The information in this program will be of a great help to me in the future.

-I found the information in this course very helpful and useful in establishing a better future for me.

-The course was really helpful. It gave a lot of good advice that I will use.

-I FIND THIS CLASS INFORMATIVE AND WOULD LIKE TO LEARN MORE ON PERSONAL FINANCES AND HOW TO HANDLE THEM. I WILL PASS THIS INFORMATION ON TO MY CO WORKERS IN HOPES THAT THEY WON'T BE GOING THROUGH WHAT I AM GOING THROUGH

-I learned a lot from this course.

-I have found this course to be very informative and helpful. I am going to design a budget geared towards my specific goals and make a genuine effort to meet those goals. I will be recommending this program to others.

-This was informative and convenient at the same time!

-I think that this is good information for anyone. Maybe this should be taught at high school or have young adults take this course before starting out on their own.

-I felt this course was very valuable. Thank you.

-I believe that this course should be required for students graduating high school. I think that it is very helpful and answers questions that people don't think to ask. It is a learning tool that will help us very much. Thank you!

-Thank you for having the option to print each chapter to refer back to in the future as I plan & work on my budget & goals.

-this program was more useful than I thought would be THANKS TO ALL OF YOU

-I never would have thought to start a Savings Account. The point about writing down your day to day expenses for snacks, video rentals, coffee, fast food, pop machine at work , etc. will make a big difference in what cash I have to spend for weekly groceries. The info on Identity Theft is so important.

-This course was an eye opener for me as to how I will be able make goals and succeed! I will be able to use the budget form and get back on track to make my goals that I have set.

-Questions were easy to read - not tricky.

-Thank you for all this great information. I have already used a lot of this information.

-THIS COURSE HELPED ME LEARN A FEW THINGS I DIDN'T KNOW. I LIKE IT VERY MUCH. I WISHED IT WAS TAUGHT IN SCHOOL. THANK YOU VERY MUCH.

-This course showed me some things which I wish I had known before. We've begun inputting the budget into our computer, and plan on using several other things which were pointed out in this course. I also plan on recommending it to others.

-this will help me with a fresh start after a divorce

-Thank You!!

-I thought it was very helpful reading this. I'm glad it is a must for everybody to do this when in the same situation as myself.

-thanks

-I am pleased that such a course is a requirement.

-I really enjoyed the information and I plan on building my credit and make my money work for me instead of me working for my money. Thank You

-All in all it was very informative and helpful and even encouraging (that was hard to imagine given where my life is right at this moment!) And for that little bit of hope, I'm very grateful.

-I am grateful to have taken the time and energy to complete this course on line, at home...Thank you

-I was surprised at the many things I learned in this course. I will be able to use the things I learned constantly.

-This was a good course to go thru. Gives me a better understanding of saving money for goals.

-Very well done. I am going to recommend others to use it.

-thanks for all the help I will take this information and tell my kids to be very careful with their money...

-It was great and very understandable, very user-friendly. Thank you for your service!

-Thank you for the useful information that will help me with future budget goals.

-This was very useful information and I will keep this in my personal filing system to review as often as needed.

-Thank you.

-I thought this course was very informative. Most of it seems like common sense but until I saw it in writing I never realized how to apply it.

-I feel this is a good tool and review of many items I may have not used in the past.

-This class really taught me a lot about my spending & budgeting.

-I understood everything clearly, reminded me of my teacher in high school, and it truly brought back memories.

-I got a lot out of the class.

-Wonderful job of making sure everyone at every level understood the material!

-Excellent course, even for those who normally handle money fairly well. Good tips on budgeting - keeping it simple and manageable.

-Found course extremely helpful. Thank you!

-This was great thank you.

-IT'S AMAZING HOW LITTLE THINGS THAT I OVER SEE, HAVE AFFECT MY LIVE. I WILL BE MORE CAREFUL FROM NOW ON.

-I was dreading this course but I really found it interesting and helpful, Thank You.

-I especially found the goal card a useful idea. I think that will help curb impulse buys. The idea of an extra savings account for household and emergency expenses is also something that I will need, and the excel forms for budgeting and analyzing creditor payments are both useful.

-This really brought to my attention how I misused so much of my money in the past. I never realized how much until the course. Thank You

-It amazes me to see the difference a budget can make in a family. Although it is hard when there are two of you and only one person goes by the budget to survive.

-Thank you...It changed things that I thought I knew to what I now know to be a better budgeter.

-I am going to use a budget and get on the right track after this bankruptcy.

-The course as been very beneficial to me.

-thanks for showing me the way to save money and also have a good budget

-Very helpful and informative!

-I have learned a lot about budgets that I had thought was not useful for me. I have learned having money problems don't make me stupid just not informed. This makes opening the bills not so bad. Thank You

-Thanks!

-This course should be a requirement for High School Graduation.

-learned budgeting

-This class was very useful. While some of the things covered I was already familiar with it did introduce some new ideas and items that will be useful in my life.

-made me realize how much credit costs and how much can be made by saving from an early age, I will pass this on to my kids

-I truly found this to be not only a learning experience but as a tool to refer back on and live by. Thank You,

-Very informative course.

-I will use what I've learned to educate others, especially family members.

-I really appreciate being able to take this class over the phone. The material was explained really well.

-Very good class.

-Kept the class interesting and moving at a reasonable place where as the class was informative and painless. I learned a lot! Thanks!

-Thanks, was quite informative,

-I FEEL THIS COURSE WILL REALLY BENEFIT ME IN MY FUTURE TOWARDS MY RETIREMENT. I AM PLEASED WITH THE KNOWLEDGE I RECEIVED. THANK YOU

-I feel that this information will help me from ending up in the same situation later on down the road. There were several things that I learned that will be very useful in the future. Thank you.

-THANKS

-THANKS FOR YOUR HELP

-Great class. Really learned a lot!

-THANK YOU SO MUCH!!!!!!!!!!!!!!!!!!!!

-This will help me in the near future. Thank you for having this program.

-I think that all young people should take a course like this before any credit is issued to them. This has a lot of valuable information for people starting into the world of Credit!!!!!!

-A very good program that will be helpful to me in the future. I learned a lot of things that I did not know. Thank you

-Thank you

-very helpful

-This course was very informational and I think that it will be very helpful to me. I honestly learned a lot!!!!!!! Thank You!!

-Thanks it was hard and very taxing but also very, very educating and interesting.

-Clear and easily understandable - good points and good examples.

-Thank you, great course,

-Financial Frustrations are a way of life in today's times. I do appreciate the credit counseling course. And I thank you as it will serve me well in my financial future.

-Very helpful in re-acquainting me with money management skills and to get my financial life back on track.

-They should teach this type of course in school.

-I printed all chapters and plan to return to them when/if I hit a snag in our family budget. I am also going to have my children set their own personal goals so they understand financial responsibility and the rewards of setting those goals and meeting them. Thanks

-I enjoyed taking this course, its a very helpful tool, I use most of these tools at home- but sometimes personal life such as divorces and custody battles seem to hurt someone like me that had a credit score of 744 prior to having to file bankruptcy.

-Really helped me understand my problem and find a solution

-Seems like a very good program to have recent high school graduates take in order to get off on a good footing with use of credit. I learned some things I did not know, even though I am much older and have used credit a long time.

-I have found this information to be very helpful. Much of it was a review; however I didn't necessarily have those practices and principals in action in my life. This information should be available to high school and college students everywhere.

-CCC has been my blessing since January 2006. Thank you so much for your support & understanding.

-Very Good Class

-Thanks for the invaluable information in this course!

-I wish I had this information years ago.

-very good

-Very nice and personal, extremely patient, informative.

-This should be taught to high school students to help them better plan their financial future.

-Thank you for your help.

-Teachers were very knowledgeable. When questioned, they answered promptly without having to think about it. They also maintained control over the class. Very well done.

-This was very informative, even at our age. Thank you.

-very helpful

-This online course was very informative and helps me to understand some mistakes I have been making and need to correct.

-CCCS has been very helpful to me since I have filed.

-Excellent information. Thanks! I would like to log-in again to re-fresh as I develop my budget.

-It made me more aware of things that forced me into bad credit card use.

-THIS COURSE MADE ME REALIZE HOW IMPORTANT IT IS TO STICK TO THE BUDGETS I MAKE MONTHLY.

-The most valuable thing I've gotten out of this class 1) always read a contractual agreement completely; 2) Basically don't trust anyone!!! 3) Always be aware of who's name is on the bottom line!!!!

-I have learned that if I just take time to get goal and go for it. I will be good at balancing my budget.

-I found this course very informative and enlightened my understanding of finances. I only wish this was taught in the education system. Having lived a number of years, I learned many things thru trial and error, and some education. Structure, organization, and willpower are the main assets that I learned from this course.

-This course was well designed and presented information in a positive and helpful manner.

-There was a lot of useful information. I liked the break down of the different types of credits... and the laws. Good information that I was not aware of or familiar with. Thanks.

-Thanks. I got some good and useful tools to keep me from repeating my mistakes.

-I feel like I learned a lot from this course and I am very thankful that I took it.

-I found the information in the course to be very helpful and am going to start preparing a budget for myself today. Thank you.

-Easy, thorough, and worth my time. Thanks!

-the online reader was very helpful. Thank you

-I would suggest this program to everyone before they get credit. I only wish it had been available to us years ago before we got into debt. Thank You

-Gave me hope to build a better financial future

-thanks a lot it was very helpful

-thanks for the audio it helped me a lot

-I wish I would have known some of this information years ago; it would have saved me from my financial problems. This was very helpful to me.

-Very educational!

-I thought this was a very important course for me to take. It made me realize how important a budget and goals were. I feel that there is light at the end of the tunnel.

-they should teach this in high school.

-I knew some of this information, but was surprised with what I didn't know. This is a good course.

-thanks for helping me and god bless

-I found out I definitely needed this program to help me manage my finances. Setting goals and sticking to a budget will surely help me a lot.

-Thank You Very Much

-This course was extremely useful and I will be able to do better with my budgeting and setting goals now that I have taken the course. I am only sorry that I have not taken it before now.

-I appreciate the opportunity to copy the budget template provided through Microsoft Excel. It will be very helpful.

-this is a valuable course and should be required for everyone.

-I FEEL THAT THIS COURSE WILL BE VERY HELPFUL IN TAKING CARE OF MY FINANCES

-I will now keep a BUDGET of all the things that I buy because I realize now that some time we buy little things that add up and you find yourself in a bind and I'm going to sign up for a money counseling course thank you for your help now I can start spending and saving my hard earned money wisely after the course that I take. THANK YOU AND HAVE A GREAT DAY

-not really having used a budget, other than on-going checkbook, it will take some effort to use, but a very good thing to do.

-Great Course. Thank you for the information.

-I found that the information about saving money extremely helpful and easy to understand the benefits over not so many years. Also the payoff on credit cards (amount of years) made sense the way it was explained. It's hard to believe the amount of time required to be free of a credit card debt

-The info will be helpful Thanks

-I really enjoyed the class and received information that will be helpful to me in the future. Thank you.

-This internet course was very easy to understand and helped me very much. I am glad that you offer it on-line where I could read it on my own and work on it when I had time available rather than going to a night in-person class.

-Very well done.

-Thank you.

-This class was very helpful. If I would have known this now, I would not be in this class. High school students should be taught this information.

-I really enjoyed the class. It was very educational for me. I learned a lot to keep me out of financial hardships.

-I think the course was great a very good learning course

-good program. I wish I would have had all this info before I filed for bankruptcy.

-very easily understood

-The course took some time for me but I think that it was helpful for my future financial life.

-I really enjoyed this program and I learned a lot and plan on incorporating these suggestions in my life and hopefully see a light at the end of my financial future! Thank You

-VERY WELL DONE! MAY GOD BLESS YOU.

-This course was an excellent educational source. The Chapters were laid out in a logical format including simple, concise, sound information. It included many facts and figures about finances and credit that most people never think twice about. I will now think more carefully about how I spend money. I learned enough from this course to feel more comfortable setting goals, budgeting and planning for the future.

-THANK YOU.

-THANKS

-This was a very helpful course. It made me stop and think about my spending patterns and how I can use a budget to control the impulse spending. I have greatly benefited from this online course.

-I ALREADY HAVE A BUDGET, AND THINGS STILL HAPPENED THAT CAUSED THE BANKRUPTCY TO BE FILED. I DIDN'T HAVE ANY CREDIT CARD DEBT AT ALL.

-very interesting

-Wish I would have had this 45years ago

-very helpful

-it has helped me a lot to be able to do the class time online. It was a very easy way for me to learn. Thank you for your help. I hope to succeed greatly in the future!

-SEL-DISCIPLINE IS THE KEY TO A SUCCESSFUL FINANCIL LIFE.

-VERY EDUCATIONAL, I WISH I HAD TAKEN THESE COURSE YEARS AGO. THANKS.

-I never thought savings should be at the top but I do now I will use a budget

-THANK YOU!

-I just want to state that this program was a great help. Thanks a lot!

-After reading each chapter I noticed a lot of the incorrect things I have done that caused my dept problem. It was almost as if you knew me.

-Thank you for your help.

-Here's to a better future

-I thought that this was very well illustrated and organized it has opened my eyes and I am very excited to do the exercises that were given to me to try. Thank you very much

-Thank you!

-This will really help me with my finances, understanding better about doing a budget and how even saving a penny can really add up.

-This program was "WONDERFUL" it really helped me a lot! I will be sure to keep everything in mind that I learned!

-The course got me motivated to start a budget and to learn to set goals rather than spending willfully.

-This program has opened up new ideas to my financial future. Thank you

-This course was so incredibly helpful! It should be required for all high school students to prepare them for their financial future. Thank you.

-I think this course will be very helpful to my new life

-THANK YOU

-I learned several valuable things from taking this course. The main one is that I need to be more aware of what my husband and I are spending our money on and learn to eat at home more, so we can have a nest egg for future possible life changing events.

-Very Good Program. Thank you

-I appreciated the course and the smooth flow of the chapters and tests. It was well organized and went very well.