

# Money in Motion

Comments 3-26-06

-Great Class

-Wish I'd had this information in high school

-thank you

-Great Class

-great information

-Good Info.

-Very easy to use the online text. Much more user friendly than any other instructional course I have taken on line. Good Job folks.

-a very resourceful and learning experience for me.

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

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

-Great class

-very helpful and easy to understand.....especially the planning a budget...thanks

-Some things I was doing, some not. Others didn't pertain to me. As a whole it was interesting and informational. I will do my best to follow these guidelines

-Thank you for good help!

-It was very helpful and I think that it will help me to stay out of debt in the future. Thank you for giving this course.

-This program was helpful and I feel better prepared now that I have taken this online course.

-This program will really help me get my life back in order. Thanks for making it a requirement.

-Thanks. The course was helpful

-Excellent layout, very easy to read...

-Good budget ideas.

-Thank you for providing this information, the budget section will change my life.

-This course was very helpful to me. Thank you very much.

- This is a good course for anyone to take. It should be given in High School.

-Although I have followed many of the recommendations a job loss has made recovery from debt impossible. I can see a better way of budgeting when I am again gainfully employed. I have learned more from this course to help me. I can share something useful in everyday conversation. Thank you.

-Very helpful, learned a lot

-This online option is wonderful. I am so glad that I didn't have to go sit in a classroom for hours and the fact that I could do the course at my own pace.

-THANK YOU SO MUCH MIKE!!! WE ACTUALLY LEARNED QUITE A BIT

-Pleased that the budget was printable online. Learned many thing that I was not aware of Thanks Kendall

-I've always used a Budget but not the "goals". I do wish there was more info and "helps" in this course for regaining the good credit marks I have lost in filing Bankruptcy. In trying to help another with his Business Problems, I just created a mess for myself and need to start over again. On my own at age 57, this will not be easy!

-This course was helpful and well written.

-GOOD INFORMATION- THANK YOU -I THINK I WILL FIND THE BUDGETS AND ADVISE USEFUL. GOOD TIPS.

-Very helpful information in this course!

-Relevant and useful information was given.

-Thank you

-This was a very good course, and should be considered to be taught through high schools, or find some way to be brought towards younger peoples attention in order to help prevent them from getting into a position where they may have to file bankruptcy.

-thanks for snacks

- This course has been very helpful to me.

-This was and is very informative. Thank You

-VERY HELPFUL

-Getting the book sent to me was very helpful. Thank you very much.

-The budget class was WONDERFUL. I feel fully prepared to move forward to a successful financial future.

-There is numerous topics discussed, that I was not aware of and should of been, like check 21, the different gov. agencies that can help the average person in the financial world and how follow your goals. Thank you very much!

-I wish I would have done a budget years ago. I'm pretty sure I wouldn't have bad credit as I do now.

-This was a very informative course, and should be considered to be taught to those through the end of high school, to help understand budgets and such, before they can get into financial trouble.

-This was an excellent class and am glad that I got the opportunity to take it. It's sad that people wouldn't utilize this unless they had to. Thank you!!

-I have learned to set goals, have a budget, making payments on time, have a good credit score, watch out for credit theft.

-This was very informative to me there was a lot of thing I did not know nor was I aware of. This will be abiding by this information that I have learned. And so will my family. I could not believe half of the things I've learned from lenders and credit cards. I guess I was just excited to be able to get credit but now I know. My new name is cash or layaway or do without. And yes I plan to get a goal and budget from here on out.

-Not only what I learned for myself. It will also help me in my job.

-This was very helpful and I learned a lot.

-After I read all the questions, there seemed to be more than one right answer.

-The online program was extremely convenient. I found all of the information very helpful and feel confident that I can easily incorporate and apply the concepts to my life. I am excited to have the tools to get my finances in order.

-IT IS MY HOPE THAT I CAN SET UP A BUDGET AND LIVE A NORMAL LIFE AND GET A NEW START. AND STAY OUT OF DEDT. THIS IS A GOOD PROGRAM FOR PEOPLE LIKE ME WHO DON'T KNOW HOW TO HANDLE MONEY.

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

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

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

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

-Thanks for the lecture on line, Very good. This is R.A.

-Thank you!

-I REALLY ENJOYED IT. SOMETHING HELP TO ME.

-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.

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

-I learned a lot from this and I thank you very much

-This course was very educational and financial management enlightening. I will enlist what was learned in my future financial life. Please forward (fax) a copy of my certificate to my attorney's office. My advance thanks for your assistance and support.

-I FOUND COURSE TO BE MORE INFORMATIVE THAN I THOUGHT

-I have learned a lot about preparing for a budget to help me remap my life. I have also learned to steer clear of those pay day loan places and to be smarter about spending. I have even set a mid goal, and have started saving instead of just on impulse.

-The program was very helpful.

-I think this would have helped me more if I had taken a course like this in high school or college. It was very insightful and informative! Two thumbs up!

-This has given me a light and a hope to go forward and rebuild my life.

-This program is very helpful.

-This course was very informative and will help me in my situation. Thank you. Gregory

-Learned quite a few things I did not know about federal agencies and about credit card companies and how they charge. Also-my parents had the right ideas about handling money.

-Some of the information was hard to understand as it was written. I had to read it several times to understand it.

-I did get some very useful information that I will put into practice.

-Course was very informative and helpful. I will start using a budget NOW. Thank you

-thank you

-I REALLY LEARN ALOT TONITE FROM TAKING THIS TEST, I HATED I DIDNT PASS SO WILL I BE ABLE TO TAKE IT AGAIN THANK YOU

-Thank you for changing my life

-Was very helpful. Thanks

-very helpful. WILL BE SURE TO SET A GOAL AND MAKE A BUDGET.

-Your company was very helpful in getting this situation taken care of in a matter of

minutes which is not of the norm

-Well designed and easy to follow course.

-I will use the handout book I received.

-Great course but learned valuable lessons to apply in credit and budgeting

-I have already begun the first steps in the budgetary process and fully intend to accomplish my short-term and long-term goals as my wife and I rebuild our post chapter 7 bankruptcy period. Being as we are both in our fifties, we feel it may be a little bit more difficult but as I like to say nowadays, "We may be down but we're not out."

-Good and informative program

-There was a lot of information in this course that will be very useful to help me rebuild my credit and better my life.

-I'm so grateful for this program, I've gained knowledge to succeed. Thank you!!!!!!!

-Having worked in credit unions for several years, I thought I knew everything that would be in this course. I was wrong. I think this is a great course and I learned things I wish I would have known right out of high school. I am really pleased with this course and even printed off a couple of sections to keep as a reference. My only suggestions are: 1) Note on the first page whether or not the course must be completed all at once or if time is cumulative, 2) if time is cumulative, give access to the student to go to any section from the first page without having to take each section test in order to go to the last chapter they reviewed, and 3) have a printable version for the budget and income tables.

-thanks I actually learned a few things that will help me correct my life

-Thank You. Thank You. This book was very helpful

-The teachers were very intelligent it was pleasant to here them thank you for being who you are

-Information was well presented.

-This course was very helpful for me. Thank you

-This program was very helpful for me in future.

-Very helpful and informational class.

-This course has been very helpful. I hope to be able to put all the information I learned to use so that I can obtain my goals. It took me a lot longer then the two hours I was told it would take though!

-THANK YOU

-I AM INTERESTED IN MORE BUDGET CLASSES.

-I found this program to be very informational

-MY WIFE AND I SUSTAINED A 16-17,000 LOSS IN 2005, PART WAS A LOSS OF 9,000 IN INCOME & 7,000 LOSS ON A RENTAL HOUSE. IT WAS TOO MUCH. BUT WITH THIS COURSE & OUR EXPERIENCE WILL STOP BANKRUPTCY IN OUR FUTURE.

-help me very much

-class was helpful. My wife and I are already planning to try some of the suggestions like the goal cards to carry with us because right now we want to buy a deep freezer! Doing it at home on line was also helpful because I could work on it after work.

-THANK YOU

-INSTRUCTORS DID A GOOD JOB & WERE VERY PATIENT WITH THE PEOPLE ON THE PHONE

-TEACHERS WERE EXCELLENT. THANKS AGAIN

-I thought it was helpful & opened my eyes on a few things (made me think a little more as to how to succeed

-Great Class. I Learned a lot! I will be using these ideas at home.

-I found this course to be very educational and interesting. Although I thought I knew most of the content, I was surprised to learn some new information. After seeing my final test results, I was disappointed with myself for answering the questions a little too quickly and making a mistake. All in all, I think it is a very good course and am only disappointed that I find myself in a position to have to take it for my particular circumstances. Good job!

-The test was long, but with effort on my part I know I will start fresh and have a better understanding of making my money work for me to reach my short and long term goals.

-I will continue to return to the book as often as possible and start my goals. thank you

-THE CLASS WAS VERY HELPFUL. THANK YOU

-Good Course material.

-I hope to never go bankrupt again. I will set goals, make a budget and be as reasonable as possible in spending. Thank you for raising my level of concern.

-Although I am already on a budget and have been for several years, (the reason for this course was beyond my own control) I have learned quite a bit and will apply it. I will also reflect what I have learned in regards to budgeting and apply it to my way of budgeting to come up with a better plan.

-Thank you for allowing me this opportunity to have access to such an educational course. I will use what I learned from this course and try applying it to my household budget. Again thank you for this wonderful opportunity to be educated about my financial welfare.

-I was very glad to have taken this course. It was very helpful and very educational. I would like to get a copy of this information that I have read. It would be a great reference to look back on for future financial endeavors. It would also help me in

setting up a budget better. Thanks-Renea

-Excellent information provided in this course,

-This was very helpful to me, but it took a long time to do.

-By taking this course it taught me a lot about interest rates and the advantages of saving even a small amount every month, how to properly control my spending which I thought I was doing fairly well until I went through this course and saw several small ways that I could improve. I plan to set me goals and do so on a level that I can stick with.

-Thanks for a good experience of studying in a class by telephone.

- Material is worthwhile and relevant to the subject matter.

-I found this course to be very informative as a lot of information was covered in the eight chapters. Yet I did not feel overwhelmed. Thank you.

-Thank You!

-Very informative. Learned much re: credit cards that I was not aware of!

-I learn a lot about what I had gone through. I thought if I had the information before I might have been a new person. I read the whole book.

-INSTRUCTORS do a great job. This went fast and was helpful.

-This test and your interest has rooted in me a determination for a set goal. Never thought I could succeed in anything and gave up----2 feel reinstated in the bond of humanity. Just thank you, will never be total expression of gratitude.

-Very Informational, I enjoyed the course

-I feel this program has developed a monthly budgeting process which I promise to maintain.

-Good lesson! I hope to benefit - I have printed off the chapters for my use in the future.

-VERY GOOD PROGRAM

-Having the option to complete the lesson online made it easier for me to concentrate on the lesson and not have to worry about embarrassment or confidentiality issues that may arise when in a class of people I don't know.

-I thought I wouldn't learn as much as I did. Filing bankruptcy has caused me a lot of emotional stress and the knowledge that I can re-build my credit helped ease the stress a little bit.

-I found this information helpful and will advise my children to look at this before problems start.

-Very helpful and I will use the budget plan in the future for my wants!

-Thank you for all your help. I just had a bad spot in my life with the loss of my wife. It

made it harder. Thanks. Dennis

-I learned so much today that I will use in the future. Both teachers spoke clear and precise. Thank you so much.

-Both instructors were very good. I learned a lot of important information.

-I did learn things I didn't know and will use what I learned in the future. I always saved last, now I'll save first. The way I do my budget will change. I also feel I have more resources. Thank you!

-Everyone was very helpful. Thank You

-After I completed this course I think it'll help me on many ways.

-Thank you very much.

-Thank you

-Thank you for your help and caring.

-I really enjoyed this course, I learned a lot.

-I will use the information your company has provided to me in everyday activities. This course will help me to better prepare for the future. Thank you for providing this service. It will be very useful to me.

-a lot of very useful information

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

-This was a worthwhile course.

-I thought this class was very very helpful. I think that this is something that should be offered to everyone, not just those in financial hardship. In my case, I am filing bankruptcy due to a car accident in my mothers car (that had no insurance @ the time) three years ago. I am now being asked to pay back the plaintiff's insurance company 75,000. This is just an extreme amount of money to be asking for. The accident was my fault, but the no car insurance was not. I am only 21 years old, have a baby under the age of one year, and work full time. I had no other choice, but to file bankruptcy. I think I may have had a slight problem with budgeting my money, but for the most part no. I do think that in the future, my budgeting and spending habits will be much much better because of this class. It helps a lot to have these types of things explained to you so that you better understand why it's so important. The class was very helpful and I enjoyed learning.

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

-A IT FIRST I THOUGHT THIS WAS INSULTING MY INTELLIGENCE, BUT AS I WENT ALONG I FOUND OUT I DIDNT KNOW ALL I NEEDED TO KNOW THANKS

-I think that everyone should take this course....especially students in high school, and



college. I wish I would have taken this 25 years ago.

-I wish I had taken this course in school. My life would have been a lot better.

-Instructors---Thanks very, very much for this class. You are very professional and fluent. Thanks CCCS. P.S. Keep teaching. God Bless.

-I would provide the online address in the email with the password and user name in case the web page does not load correctly, other than that it was very easy to use.  
Thanks, Lorrie

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

-I really enjoyed the course. Thank you.

-A very good course

-Good Class very helpful!!!

-Thank You

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

-THIS CLASS WAS VERY HELPFUL!

-Very helpful information

-THANKS

-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!

-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!

-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

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

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

-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.

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

-This course help me value a good learning to how to set my goal Thank you for give time to explore.

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

-Thanks for your interest in helping us get a new start. I think the material used in this program is very useful. Wish we had know this when we were first married.

-Telephone conference was a little confusing at first with everyone trying to talk at once but once we got underway it was easy to understand. I will use this book!!!!

-This course was very good and will help me in that I realize that my money leaks were far to great, I had to many cards and always thought I could pay off the cards, but did not think of what would happen when I lost my job.

-I have learned so much. My teenage daughter went thru this with me. MY hope is she won't have to ever go through this. Thank you

-If I were 40 instead of 76 - and had this counseling - I might be a millionaire today!!

-The course was very informative and had great ideas for staying on track with your budget. I would recommend this course to anyone who thinks they are on a downward slide.

-Hearing the stories that went along with the topics was a great added feature. Not only did I realize that I wasn't the only one in the world that has had credit problems, but I learned from their mistake. Great course.

-I thought if as a family started to you a budget it would be more helpful to let the family get organized to help us save money and get back on our feet.

-good course, a lot better than I thought it would be, good job.

-I enjoyed the class and learned from it. Instructors were great.

-I learned so much about my checking account and Check 21. I had so many NSF transactions and never understood why when the money landed in the bank the next day. This lesson is truly a learning and interesting experience for me. Thanks so much!!!!

-This course should be mandatory for all newly weds in this country to avoid making bad financial decision.

-I will make an honest attempt to write down my goals and stick to them, not just for budgeting reasons, but for curiosity sake. I hope this will make a big difference.

-Very good course!

-This program does take into account people on limited incomes and who are unable to even get part time work.

-This was worthwhile. This course will help my family. Thank you.

-Some of the questions from the test were incorrectly referenced. For example, one question was said to be from Chapter 3 dealing with credit fees when in fact, it was from Chapter 4. I did however, come to make a 100% on it.

-thank you for letting me complete this course in the comfort of my own home.

-The teacher did a great job!

-I really enjoyed this course. It gave me a better outlook on creating a budget and not being intimidated. It also gave me ideas to start a filing system and not spend a lot of money to do it.

-I wish I would have taken this course years ago. I would have had the knowledge, and tools it would take to avoid my situation now.

-Some of the mathematical questions were nice to know, but were very hard to figure out!!

-I will modify my budget outline to yours. Thank you. Cheryl

-This was a very informative program. I learned a lot and hope to incorporate it into my financial future. Thank you

-none

-Very informative and helpful.

-none

-I'm glad I took the course.

-this is a nice program

-THANK YOU

-This class was very helpful and informational. Thank You

-At the outset of this program, I saw it merely as a necessary chore. What I found, however, was common sense information presented in a logical, even motivational manner. Definitely productive and educational.

-Great Job!

-Thanks for an enjoyable and enlightening class.

-Thank You!

-Information worth passing on.

-This was a very insightful program, I would recommend this to people, to help them get on track. I learned quite a bit today from this that I did not know, and will put it to use in my daily life, as well as teach it to my son, for his future. I am very excited to

use the principles in my life and plan for a much more productive future.

-Very useful information that I plan to apply to my life for the future.

-The class was very helpful and informative.

-Thank-you for helping me change my spending habits. Today, I have learned to set goals short-term and long-term. Living with a budget that is flexible.

-Thank-you for helping me change my spending habits. Today, I have learned to set goals short-term and long-term. Living with a budget that is flexible.

-may be now I can take a vacation

-The course was helpful and I learned some new information I was not aware of previously.

-After experiencing the loss of well paying job I found that even when I was making good money I never followed a budget. Perhaps if I did so at the time my income was better I may have prevented the bankruptcy.

-Thank you very much.

-I appreciate your help & your kindness over the phone.

-The course was very educational and will be a big help. Thanks.

-These past 2 hours went quickly. They were very informative and helpful. Will honestly be able to use the budget form chart.

-Budget is the key. I currently am using a budget and sticking to it! I am not using credit cards. My goal is to be "debt free" ASAP!

-The course was helpful.

-I feel that by us keeping a notebook in hand and documenting every little expense (convenient stores, school book fairs, eating out, sports fees, etc) will make a big difference in our life, and hopefully cut out a lot of unnecessary spending.

-I have learned a lot from the online course and plan to go on to a work shop, when I am able to.

-Thanks for making this difficult part of our life as easy as possible with this online option. I will certainly refer others to CCCS.

-First part was quick. The second half was a little slower due to more info but sometimes was longer due to several examples on the same subject.

-I will value and certainly refer to the lesson materials on an ongoing basis. Thanks for the instruction. I will begin keeping a goal card and budget our money. cherrel

-This course should be taken before getting loans, credit cards, etc. I have learned so much. Thank you

-this program has enabled me to be more aware of my consumer actions and decision.

-This course was very helpful, I especially like the idea of trying to pay myself before anything else, I am going to try that even if its only \$20 a paycheck, it's a start for a rainy day. Thanks for all the good ideas, I jotted down quite a few ideas and also the junk log for all the extras we spend , we are going to try it for a month and see what damage it really does cause, of course we will be slowing down on the convenient store spending but every dollar here and there will definitely add up.

-Thank you for providing this course. Though I may admit, I was dreading it, (Having to take test and all.) I found/find it very important to have to set goals in life, financial and otherwise, but like most. It doesn't take much to knock me off my horse. I'm sure I will benefit from this counsel as will others. Thank you!

-I HAVE ALWAYS KEPT A LOG OF EXPENSES, BUT THIS COURSE HAS SHOWN ME A FEW OF EXPENSES I NEVER CONSIDERED AS EXPENSES (THE ONES I PAY YEARLY OR QUARTERLY). THIS WAY NOW I CAN KEEP A TIGHTER BUDGET ON ALL MY EXPENSES. THANK YOU AND CASTLE LAW OFFICE VERY MUCH.

-Altho I really didn't want to take this course, I'm glad I did. I learned quite a few things, mostly about all the legalities of credit applications, which I never bothered to read before. I've always kept a budget. It makes bill paying easier when I can sit down and see what bills are coming due. But I never thought about saving first. Savings was always at the bottom of my budget. I had also never considered actually writing my goals down, altho I do have them. I make to-do lists daily and find I get so much done that way. And now I see that "goals" are just bigger to-do projects. Thank you for that lesson! I really enjoyed this class actually. There's a lot of good information in the course that will help me change the course of my life. My big goal is to my own garden center. And now I can focus more intensely on that. Thanks for a well-structured course!

-Very helpful, and allot of the material was relevant and eye opening to my personal situation.

-very helpful thanks

-very helpful thanks

-thank you!

-I think the course is well set up and the material easy to understand.

-thank you jerry

-I have learned a lot from this course and it will help me to get back on track with setting a budget and keeping it.

-thank you

-Thank you for the course

-none

-I thought the examples of savings rates was simple to calculate, but very unrealistic. If banks gave ten percent interest on savings accounts, that is, if Joe Consumer was actually ENCOURAGED to save money, then there would millionaires on every block. Maybe more realistic, commonly found interest rates should be used as an example, like the miserable 1/2% that my bank pays me. Or the equally miserable 3 to 4% that you get when you lock in several thousand dollars at your financial institution. Anyway,

this information surprised me when I found out that I can get a free credit report once a year. Learned something new there! The Universal Default Clause was also a big surprise. No wonder my credit cards got so out of control. Anyway, live and learn. I have been keeping a budget for the past 3 months, and it definitely helps. I hope that having goals other than making it to next payday will make me feel better about myself and my life.

-Should be more courses we can take online.

-THANK-YOU

-THANK YOU

-thank you!

-I will use this information and review my personal spending and have a budget know.

-thank YOU

-Very informative. Learned several things taking this course. Thank you.

-Very informative, learned new things. Thank you.

-Thanks for all your help!

-While encouraging people to save is the right thing to do, presenting simplistic examples of fantasy 10% interest rates is kind of misleading. Real world examples of lousy 1/2% would be more honest. Or encouraging people to invest in Mutual Funds "which historically never go down" until they do (as they did in 2001) would get you closer to that 10%. There were somethings I did not know about, like the Universal Default Clause, or the free credit report. That was educational, and believe me, I have been telling people about the UDC. Overall, a good course, no frills, but informative.

-I'm glad that I took the class and it will help me in the future.

-Is there anyway to get a copy of this material for future reference? Thank You, Clint

-this is very good info I would have loved to have this information before I was so far in debt that there was no way out. I feel that I might have been able to keep my self in better standings from the beginning if I had the knowledge. thanks for your help I definitely will use this to help in the future

-I gained a good deal of useful information from this course although before I took it I didn't think I needed it. Thank you.

-With the exception of a few noisy backgrounds at intervals, I feel the CCCS pre discharge bankruptcy education class by phone (in which numerous participants were present) was unbelievably successful.

-Long length of class over phone---shorten if possible

-Telephone course could be shortened

-The class was very informing and I learned a lot that I can use in budget at home. But people who sign up need to really follow by the rules with making sure there is a quiet

area. But the instructors were wonderful.

-The handbook was very helpful to me. Thank you.

-I learned several things from this course-thank you.

-Well written course. I took the online course. The sample forms were imbedded into the course materials. The budget form for example. It would be nice to also have a link to the form that could be bookmarked and printed later.

-I truly appreciate this course that I took. Even though a requirement and a little tight with the money situation, I feel it will benefit myself and my family. Thank you, Lyra

-Taking this course due to bankruptcy caused by skyrocketing medical bills. I have no credit cards or other consumer debts and already have a budget to follow. This course was essentially worthless to my situation.

-After bankruptcy is paid can I rebuild my credit for my future? Thank you and I will be setting goals and watching my budget better. I once had good credit but after a divorce and job loss and some poor decisions during some rough times due to health problems bankruptcy was my last choice. Thanks again.

-This was very helpful. I wished I had not missed the one question, I think I got confused on the wording. Thanks Sean

-I learn a lot from this class.

-Easy to understand and complete understanding

-Great Class They Rule

-I learned to make sure in the future how to budget and make wise choice. Thank you. Sincerely Mrs H. God Bless

-I will do my best to budget myself with the money I have once a month. Thank the Lord. We able to eat and have a roof over our heads. Thank you all also.

-I found the information from this class very helpful and I'm glad I took it.

-I believe this course is an outstanding utensil for financial success in life and should be required for all persons +18 who are attempting to obtain credit.

-I've certainly learned a lot from the course. I am now prepare to take what I have gained and used the information to better my goals.

-Very informative. Wish I had been aware before financial trouble began. Thank you to your whole company/organization. You all have great patience. Thank you again.

-This was very helpful to me and I think I can learn from it and be more organized and use my money wisely and better decisions.

-Thank you very much for providing this service online!

-The information about consumer protection laws and the agencies to contact was the most useful.

-I have always used a budget, but I only listed bills, now I know I need to include all my other expenses to have a good budget. Learned a lot of other good stuff, too.

-This Program was great for me; I see where my life has gone and what I need to get back on the right track.

-Other than having problems with taking the course online, it was very helpful. Thank you, Vikki

-Done by phone

-I love the class. I learned a lot.

-The Staff at the agency was very helpful.

- I THOUGHT THIS COURSE WAS VERY INFORMATIVE LOTS I DIDNT KNOW I THINK CREDITCARD COMPANYS SHOULD MAKE YOU TAKE THIS COURSE BEFORE YOU GET ANY CARDS THANKYOU FOR ALL YOUR HELP

-Very interesting course

-I wish this, or something like it, was required in high school and college. Would never have ended up in this situation if I had this information earlier. Thank You

-I was very surprised at how much I learned in two hours! This is information I will defiantly relay to friends and family.

-text was clearly written & summaries were helpful!

-This was very interesting to me. I learned a lot. I believe this will help me very much.

-thanks

-HAVING A HUSBAND IN A NURSING HOME FOR OVER SIX (6) YEARS DOES ANY BUDGET AND GOALS "IN". I AM 72 YEARS OLD AND MEDICAL BILLS FOR BOTH OF US ARE UNREAL! ALL THE PLANNING FELL APART WITH HIS MASSIVE STROKE IN 1983, COMPOUNDED WITH BY-PASS SURGERY IN 1993; MY CANCER IN 1999 AND HIS NURSING HOME FROM 2000 TO PRESENT...

-Valuable information and simple suggestions that I'm sure will help me reach my financial goals.

-This course was very informative, I learned somethings that I didn't know and will use in the future.

-Keep up the great work. Thank you to all the personnel who helped me get this bankruptcy education squared away.

-I wish I had known this information earlier in my life.

-I would classify myself, before taking this class, as one who did not understand or was afraid of the word BUDGET. After taking this class, I can not only see the importance of having a budget, but I have learned the tools and knowledge of creating a working budget that will help me with my finances now and into the future. I firmly believe that this class should be offered to all students the last semester before leaving high school.



Thank you so much for your help and expertise. Very Truly Yours; Hoyt

-This course was very educational.

-I feel better able to manage finances after taking this course.

-WE WORKED ON THIS PROGRAM TOGETHER, AND IT HAS HELPED US BOTH IN UNDERSTANDING MUCH MORE ABOUT INSURANCES, AND HOW INTEREST RATES CAN REALLY MAKE THE DIFFERENCE. THANK YOU ALL!!!!

-Thanks! That was pretty painless, except for my butt sitting so long.

-This was very helpful.

-My first name was spelled incorrectly. It is Kimberly.

-very informative, thanks for the information!

-The course was informative and I was able to understand both text and questions.

-THIS COURSE IS VERY UNDERSTANDING

-it was well explained

-This would be a lot better if you could do the joint with your husband. It would save a lot of time.

-I learned life saving financial information that is practical and will keep me from making the same mistakes over again. I wish I'd known some of the concepts and working tools before now! With this info, the same financial mistakes will not be repeated in this lifetime!

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