# MiM Quotes 3-15-10 to 4-14-10

- -Although I dreaded having to do this course, I must say that I really learned a lot! I've never been very involved in our finances and am feeling charged up and better educated. Going forward will take a much stronger interest and participation in all of our financial choices! This truly was very helpful. I'm also glad that you gave the option to revisit this course at anytime as I was hoping to obtain a book to look back on. Thank you.
- -Wow. This course really taught me something about finances that I never thought about previously. I loved the Excel spreadsheets and the goal cards especially. Thank you for your easy to follow instructions on how to build a successful financial future.
- -Very good course! It made me rethink a lot about my spending habits and budgeting my money. The course made me realize the importance of setting aside money each paycheck into a savings account. I told my 18 year old son about this class and told him this class should be taught high school seniors. Very educational. Thank you.
- -All in all I found the course very helpful. I actually enjoyed listening to the recorded version better than reading. And also found the way that the subject was address to be inspiring and not condescending like I anticipated. There is already a certain amount of guilt and shame that goes along with not being good at managing personal finance. I feel much better after this course. Thank you.
- -WOW what you think you know is not always what you know! Thank you so much for increasing my knowledge on finances and what they really consist of.
- -This was a terrific course. I am amazed at how much I did not know before taking it. I am very pleased that I will continue to have access to this information. My intention is to set up a filing system that is similar to the one shown in the course. As well, I have set financial goals that I believe are within reason. I will also be keeping a monthly hard copy of my budget so that I may refer back when it seems I am starting to get out of check with my finances. I have already started on a savings account and will continue to put money in each pay period. Terrific course and it should be a requirement for all who wish to apply for a loan or credit card for the first time.
- -This course is well designed, easy to follow and a good learning and/or review experience. Thank you.

- -I have read & studied many articles & books about budgets & money management, but your presentation is superior. You cover the main concepts of everyday finances in a comprehensive & crystal clear manner. I wish that such a form of education was made more available to people @ an earlier age, like 9th grade in high school. I wish that I was aware of such top notch, objective information, which was so up to date, before I began major purchases such as cars & my house. I will apply what you have taught me, & I intend to check in on your web site to continue to learn about finances & rebuilding credit. I will also pass on your information to my children & their friends, & anybody else I know. Well done & thank you! Warm regards.
- -I feel that this course has been very helpful for me to start from scratch to start rebuilding my credit. I found the information provided on using a budget and setting goals will be easier to put into effect than I thought. I also appreciate the fact that I can return to this website for additional information and help with financial matters.
- -Thank you! I am delighted to say this course was most informative. I learned quite a few valuable tools and attitudes. This course helped me to take a much different point of view toward my money and debt. I especially like that you started it out with goals and what a goal means to us as humans. The realization that goals, when broken down into manageable pieces, are achievable and in fact necessary for a fulfilling life, well, that's pretty cool! Nice work!
- -I was pleasantly surprised! This is a valuable course and should be offered/mandatory for high school credit/graduation. Should be required by all lenders before client agrees to credit cards, loans, etc. The part that really helped me was the "leaking expenses" and the suggestion to track ALL expenses including coffee, movies as well as rent and medicine. Thank you for making this available online again.
- -Thank you for providing this course online. I thought I knew all I needed to know about budgeting but the information was very useful and informative! As I start life anew amidst a Chapter 13, I'm looking forward to implementing the new tools I've been taught in your course. I'm forever grateful. Sincerely!
- -My education as a female in the 1960's and 1970's held beliefs that girls did not need to know information such as this and now I feel so empowered and I want to teach my daughter all I have learned. Thank you.
- -I have always lived on a budget. My type of budget which I have been doing wrong for over forty years and it finally caught up with me last year.

I will follow what was in this test and reading material...it sure will keep me from getting into this bad situation again...

- -Thank you very much! I found the course easy to understand and very helpful and I learned quite a lot that I know will help me in the future.
- -This is a very helpful tool in my getting me back on track in my thinking about more of how I can make my money work for me and my goals and not putting it into the hands of others.
- -The Course was great and now I feel I am on the road to success! Thank you for all you assistance!
- -This has really opened my eyes to allot of things I have never given thought to. Thank you
- -I LEARNED ALOT OF USEFUL INFORMATION THAT WILL HELP ME TO MANAGE MY FINANCES AND TO SET MY GOALS ACCORDING TO MY LIFESTYLE. THANK YOU
- -Very good program. Makes one think about mistakes made in the past and especially trusting the wrong people.
- -Thank you very much I learned a lot. Taking this course was very helpful to me and it showed me how to manage my life better.
- -I really enjoyed this online class! I will definitely visit this site to refresh my memory every few weeks! Thank you!
- -My original thoughts on taking this course were that I wouldn't learn much. I am really surprised to say that the course was informative and taught me a lot. I enjoyed going through the lessons. Thank you.
- -This was easy and very helpful. I never thought I was making as many mistakes in my money managing. You have opened my eyes and helped me fix some of the problems I had.
- -This course was very informative and helpful. I wish I would have had this information back in high school! Thank you.
- -thank you this was very helpful for me and my husband and it opened up the communication just by discussing this course after we took it.
- -This was a great course....I only wish I had taken it 30 years ago. I hope you teach all young adults this information in High School. If I had learned this stuff 30 years ago I know for a fact that I would not be in the financial

trouble that I am in today. I loved this course! Thanks for 'making' me take this course!!

- -Thank you for the course. While I thought I would know much of what was presented, it turned out I was wrong. I used the audio presentation as I am legally blind, and was thrilled it was clear and easy to understand. Will definitely be back to review what I learned as I am sure there will be questions that pop up down the road.
- -I just want to say if I would have learned this before I started my Adult life I think I would not be in the situation I am in now...What a nice educational course that I will use from this point on. Thank you
- -By me taking this course I learned a lot more on budgets & goals. I never had goals. I do now and I feel better about getting a fresh start, even at my age. Thank you for all your help.
- -To whom it may concern; this was extremely educational. It reminded me of all the things I should have done. Thank you.
- -I thought the course contained excellent information and I plan on passing much of it on to my grandchildren. I worked in a bank for 35 years of my life and due to being diagnosed with Hodgkin's, I was forced to quit two part time jobs that I really enjoyed, and filing Chapter 7. It broke my heart to have to do this, but the medical expenses are out of control. Thank you!
- -As an individual who is trying to survive a financial nightmare I found the program extremely helpful. I have been out of work for a year but when the job market does turn around I am now more prepared to handle my finances in a more productive manner. My thanks to your organization for a great program. And thanks again for your guidance.
- -This course was very interesting and helpful toward future money management goals. I would recommend this course to anyone before they have a financial problem as a way of having success managing their finances.
- -Thank you very much, I really thought I wasn't going to get much out of this. However, it proved me to be wrong, I really feel motivated & feel educated with new, "real life" tools.
- -Thank you so much for the opportunity to take a class to open my eyes to the outer responses to life. There is an opening to the closing of an area. Thank you so much I will do my best to use all the materials supplied here

and continue to propel towards my goals in Life and that is to become successful and provide for my children Thank you again

- -I was surprised that the course really made me stop and think about the financial choices I have made in my life. I plan to make better financial choices in the future. I want to thank everyone that is responsible in some way for making this course available to me.
- -Thanks, this was an excellent course! Too bad something like this isn't required for all students before they graduate from high school. Or at least be a requirement for couples to attend together before getting married. It might save a lot of people from financial disaster!
- -Wow!!! I thought I knew everything about money management until I took this course; man did I have a lot to learn. This course was great I now know what it takes to budget Thank you
- -This class has really opened my eyes to things that I should have already known. I have a 16 yr old son and I am definitely going to share what I have learned with him so that he can have some insight on what and what not to do when he leaves for school. I am truly going to use all of the tools I learned in this session!
- -Although I did not look forward to taking this course, I learned a great deal about myself and the goals I set for the future. I read everything carefully, and even reread some portions. I wish I had known and understood some items before my present situation. Thank you for helping to educate me.
- -I think there should be an option where joint filers can do the on-line course at the same time, where it would have applicant and spouse columns for an answer. This way you can see how you both answer the question, to see if you're both on the same page or who needs to work in that area. I was told that you did the course at the same time, so we finally were able to do it at the same time but come to find out, we had to do it separately which wasted a lot of time that could have been planned better.
- -This is the second time in 10 years I have been in bankruptcy. The first time I was young, newly married, and generally inexperienced. I allowed myself to be taken in by credit card offers and just got over my head. This time is based more on the poor economy. I owned my own small business and experienced higher costs of operation at the same time that I was

seeing a loss of revenue. I mistakenly stuck with it longer than I should have hoping that things would get better. I just dug a deeper hole of debt every day. I think that had there been requirements for this course the first time I filed bankruptcy I may have been able to control my latest situation a little better. Regardless, I have learned both from the experience of getting into financial trouble and from this course that a well-laid budget is going to the key to my financial future. Thank you.

- -great set up for learning about money.
- -I really enjoyed this course. I learned things that I believe will be very helpful to me now and in the future. Thank you very much.
- -Thank You.
- -I found the print to be too small. (Yes, I'm 45 and wear glasses.) The indepth stories of Jake and others was WAY more information than I needed to get the point across. Chapter 1 GOALS? Really? I'm filing for BANKRUPTCY! A stereo? Not on my list. :) Thanks for the effort. After this class, I will NEVER be in this situation again!
- -I don't understand the 120 minute thing. I finished going through the materials in 83 minutes. Some folks are going to get through this info more quickly than others depending on their reading speed and their current level of financial knowledge.
- -very helpful information
- -It was so helpful .Thank you very much
- -I found this course to be very enlightening.
- -I found Chapter 2 the most helpful. I think that "Spending Leaks" has been in the past my biggest problem! Chapter 2 also gave very good examples of budgeting ideas. Ideas I plan to implement ASAP!!! Thank you!
- -Thank you.
- -I learned a lot of common sense tips in this program thank you
- -This course was very helpful to me. Thank you
- -Was a required course following bankruptcy but was very enlightening; could have used some of the advice earlier in life!

-this was a very good idea and I enjoyed the reading thank you

#### -GOOD CLASS ONLINE

- -Thank you for making my before and after bankruptcy courses easy to understand and access online was great.
- -You covered them all. Thank you and very educational.
- -I liked doing this at my own speed. I could really take my time and study.
- -I think 90 minutes would be long enough for most people to complete the test. Very good content!
- -This course was very helpful!
- -This online class was very Educational and learning to me, But really would like to keep studying no matter how much I have learned, Thank you very much for helping me understanding the meaning of a goal, budget est.,
- -Program well done. Thank you.
- -thank you.
- -Only comment is that if really taking your time and writing notes for yourself of advice given class is longer than attended so I appreciate that there is no time limit and you have the opportunity to go thru the class at your pace.
- -Thank you!
- -Thanks so much, I have learned that keeping a budget will help me
- -I felt this course was very beneficial.
- -I felt that this course was excellent.
- -THANKS SO MUCH!!!
- -Greatly appreciated the financial management course it was truly interesting I learned things I did not know. The only thing I have a complaint about is that this course is really drawn out (long).But other than that its very informative thanks for everything.
- -very useful thank you

- -great course
- -great course. Thanks a million.
- -The course was interesting and very helpful.
- -It would be great to learn the steps towards purchasing a home after bankruptcy with reasonable terms.
- -I found the course to be beneficial
- -I really found the material to be extremely informational and helpful. THANK YOU!
- -I found myself in a bankruptcy situation through really no fault of my own. Before I lost my job in 2008 I THOUGHT that I was in pretty good shape financially...I guess not. Thanks for this course. I will try to get on the right path. Wish me luck
- -This program was very helpful for me. Thank you...
- -EXCELLENT
- -Good Course
- -Thank you.
- -Agency and staff were extraordinary and most helpful. They are to be commended as they represent your company most favorably and I will be sure to recommend this agency and use their names. Many thanks.
- -I appreciated all the help that Consumer Credit Counseling gave me both before and after my bankruptcy.
- -Mental health and divorce got me here I have a finance degree
- -It was a great class...
- -Thanks!
- -I learned allot here it was fun
- -excellent information and very helpful
- -this class was super and I really want to do right. This was cool.

- -This course really inspired me to create goals and a budget. Thank you very much!
- -I found the course very informative.
- -I am worried about the cost of prescriptions as my husband is now on insulin.
- -I was impressed at the usefulness and relevance of the course material. I feel confident with what I learned from this course will put me back on the road to fiscal responsibility.

#### -I LEARNED A LOT THANK-YOU

- -I thought the course was extremely helpful.
- -This course was better than I expected it to be.
- -excellent course.
- -the experience has been helpful thanks 4 it. Will use it everyday
- -Thank You so much this has helped me so much, I will never let myself get back in to this situation again, Thanks.
- -The course was very helpful. Thank you.
- -Thank you for all of your help! I am looking forward to putting together a budget, and I know I will be reviewing these chapters frequently!
- -thank you so much, I really learned a lot... I will definitely apply it every day!!!
- -Thank you for your help.
- -Very helpful information
- -The course was full of very useful information.
- -Every person should take a course like this. They should do it before they reach age 30 too! Thank you for the information.
- -Thank you very much!!!
- -good course.

- -Thank you! I have learned a number of things that will help me in the future.
- -I used a budget but lost my job as did my wife. No budget helps without a job.
- -thank you!! The class is very helpful!!
- -Thank you the course was helpful.
- -Learned a lot from this will now make a fresh start for myself and watch my budget.
- -This course really did not go beyond the basics. I feel that people that have some experience with money and ended up in bankruptcy mid-life have different needs than what this basic course offers. For instance, the psychology/attitudes about money and saving and tips on making changes would be more helpful to us. I basically knew all the info already.
- -Thank you
- -Very good course. Helpful information and very easy to work through.
- -I thought the course was excellent and helped me to understand areas I did not previously.
- -thanks
- -This was a super helpful course! Thank-you!
- -This course was very useful.
- -This course was irrelevant to my situation for filing bankruptcy. I am on disability and I had no insurance for 18 months. I could not pay the multiple medical charges and if you look at my credit report everything else was paid as agreed.
- -thanks. I'm glad I had to do this. I didn't want to, but it has been really a great surprise because of how knowledgeable and helpful it was. Again, thanks.
- -Thank You for many eye openers that I've become lazy about following. All will help in future finance.
- -It was a very helpful course.

- **-WAS OF GREAT HELP**
- -Very good and informative
- -This course was very helpful. Thanks
- -Thanks it was very clear and concise. Good program.
- -to maximize comprehension, you should be able to listen and follow the text at the same time.
- -Thanks!
- -This course was way more help then I even expected. Thank You!
- -Very Informative and enlightening. Offered long forgotten information.
- -I was dreading taking this course, but to my pleasant surprise I am walking away with so much valuable information. I am looking forward to getting the information on the items I checked above. Thank you for this incredible valuable and informative course!
- -I just had problems trying to down load the audio on each chapter, but other than that it was very educational.
- -I definitely feel this gave interesting information about credit cards; their definite pitfalls (outnumber usefulness). Use with great caution. Be an informed consumer. Absolutely applies.
- -This was an eye opening course I learned a lot
- -The program was very user friendly.
- -thanks
- -Found the online course easy to navigate and very helpful in my learning.
- -well done seminar congratulations on well done materials
- -audio is great!!!
- -this was an eye opening experience thank you
- -Thank you, I have learned so much about budgeting!
- -Staff explained things in a way in which was easy to comprehend.

- -I really learned a lot from this course and will refer back to the site when I need to reference a certain issue I'm dealing with in the future. I found this very helpful to me and will use a lot of this info! However, I was not successful at using the Microsoft office program and had to create my own charts, budgets, etc. Thanks!
- -Reading all chapters, I feel that there were excellent points on how to save and budget your money, and people to contact when there's someone trying to scam you or take your money, most of all, spending money on the necessities and saving money when you don't have to spend it on items you really don't need.
- -Very informative and helpful course. You should teach this course in high school and college
- -I have a small business and am interested in Grants. My financial situation came from a condo. fire, where myself and 15 other owners lost everything. I am rebuilding my business and can use grants for hiring new employees and inventory. I'm single woman no other source of income. This can help me re-build my business which has great potential.
- -Once we both get jobs we will get back on track
- -Easy to use and good, immediate feedback
- -This was a very thorough review of budgeting and credit principles.
- -Found this to be not only interesting but very informative. Thank you for the chance to use your site
- -Very pleased with this course. I learned a lot that will help me regain good credit and save money with a goal and a budget.
- -Thank You...
- -The online course was definitely the way to go! Very clear, easy to understand, informative, and quick! Thanks!
- -Thank you Very useful information.
- -This was a good course and I think I learned lots about budgeting my money
- -VERY GOOD AND A LOT OF GOOD INFORMATION
- -Great all the way around! Thanks!

- -Thank you very much for your help and your information to help us in our financial future.
- -t is a well designed course.
- -Thanks for being available on line!!
- -provide more info to business owners who are self employed individuals
- -SHOULD HAVE TAKEN THIS TEST BACK WHEN I WAS 21
- -Very helpful and local personnel very cooperative with assistance. Lady at local office outstanding customer service representative.
- -Thank You for offering the online service.
- -I think this was a very good course and everyone should take it.
- -Website was very easy to use. Very good course. I learned more about how credit can be rebuilt & how to stay out of trouble with credit. Thank you.
- -I actually thought that this was a great course to have done.
- -wonderful!
- -Learned more from this course than I thought I would!
- -This was extremely helpful and I will use the budget sheet attached for achieve all of my goals. Thank you
- -The course audios were great. But it would have been better if I could read along with the audio.
- -This course was very helpful and helped shed some light on a lot of areas at which I need to improve on.
- -wonderful course! Thanks!
- -My goal is to get my's-self out of debt and staying out of debt and have some savings. Thank you.
- -I NEED TO FIX MY COMPUTER OR MY FINGERS WE HIT SOME OF THE WRONG KEYS. THANK YOU FOR THIS CLASS IT WAS VERY FNI IGHTNING.

- -thanks, very helpful.
- -Material relevant and very well organized.
- -Actually a useful course. I learned a lot. It was long though... If you took it seriously.
- -This course was very helpful for me
- -I thought this program was very knowledgeable.
- -good course found it refreshing need to teach married couples how to work together
- -I really like having the audio available with the online version.
- -This was helpful. The material made me feel confident things are going to be ok.
- -very informative course
- -in the last three years our problems have mostly been beyond our control loss of husbands job, fire in our home, facial fractures my husband, heart attack husband, stent implants x 4 husband, our oldest son paralyzed, our youngest son who is paralyzed becoming worse, and last but not least, our grandson's accident with head trauma and he is still in semi coma, we just could not catch up. But with your schooling I am sure we will bounce back. Our deepest appreciation for all of your help.
- -Class was helpful
- -THANK YOU VERY MUCH
- -I found this book very helpful in my situation, I plan to sit down with my wife and discuss our budget and what we can do to improve are lives and achieve our goals.
- -Very interesting! I learned a lot! Thanks!
- -Found class very helpful and your representative was also very helpful and polite. She truly wants to help me. I have the highest admiration for her.
- -Thank u for your help in getting my life on the right track.

- -Thank you very much for developing a course that is so clear and easy to understand. I speak and understand English, but my main language is Spanish, and with this course I didn't have any problems, I understood everything and there were a lot of things that I'm pretty sure will help me to start fresh. Thank you again and may God Bless You.
- -Good content and nice presentation. I liked the audio although I can read faster than the audio.
- -This course was very user friendly
- -Outstanding Program. Easy to read and reinforces learning process thru the program.
- -thanks, very informative. janet
- -thank you.
- -it was very helpful and very interesting. A lot of practical information. I enjoyed this course. Thank you!
- -We knew how we got in the shape we were in as far as our bills were concerned. We both were laid off of work at the same time and used our credit cards to live on for several months. It just got out of hand and now we are back to work and back on track soon with a new budget to live on.
- -Good examples and real life situations made the information easy to understand.
- -It's hard to take this course when you have small kids. Thank You
- -Sharing an experience into Bankruptcy, blind to Financial Management and avoiding a budget. That's me
- -The course was helpful in making me aware of how to start a budget, and also made me realize how much my husband and I need a budget.
- -This course should be required for High school students!
- -This course will be very helpful for my future. Thank you
- -I filed Chapter 7 and lease a car which will be surrendered at end of lease in one year. What are my options in obtaining another car, preferably used?

- -I was surprised that many of my own preconceived notions about having a "budget" were so off-base. My parents have been telling me the benefits for years...I now wish I'd been smart enough to actually give it an honest try. Attaching the goals to the budget makes so much sense. My wife and I will be sitting down and re-doing our household budget to see where we really are instead of where we make ourselves appear to be. Thanks for the info...it really did help.
- -I really learned about myself and how to change my spending habits
- -Thank you for this opportunity
- -Thanks!
- -The availability of audio was wonderful. Reading on line can be a strain on the eyes. I really appreciated the audio. Thanks and God bless.
- -Very helpful and I have learned some great information that I can begin adjusting immediate.
- -I've decided to enlarge my savings account, which is actually my bank's overdraft protection system, and have increased my automatic deduction so that, hopefully, I will never again experience an N S F, and the related associated charge. THANK YOU.
- -I had difficulties in understanding Chapter 7. Other than that, I think the program was very informative.
- -thank you
- -I learned a lot about budgeting my money. I also learned that when your life changes it is best to call your creditors and explain the situation you are in to set personal corrections.
- -This online course was very helpful to me and I will use the tools given to me throughout this training.
- -Thank you for allowing people the choice of an online program.
- -I did learn a lot, thank you!
- -THIS PROGRAM IS VERY HELPFUL. IT SHOWS YOU WHERE YOU CAN EASILY GO WRONG IN LIFE WITHOUT A BUDGET AND GOALS. IT MADE ME UNDERSTAND THE MEANING OF LIVING BEYOND YOUR MEANS.

- -I didn't realize how much I didn't know. This course was very in-lighting. Thank You.
- -Very thorough course should have been taught in high school.
- -Very helpful. I will refer to my copies as I begin to build my credit.
- -I have learned a lot about a budget and I'm starting one now Thank You
- -THANK YOU THIS COURSE WAS VERY HELPFUL. WILL KEEP IN MY MIND FOREVER.
- -I was dreading this class but I ended up really enjoying it. I found out a lot of things about credit and budgeting that I didn't know and needed to know and am glad I participated in it. Things will be better for me and my family I can predict that for sure. Thanks!
- -Thank You this was very helpful. I have already learned so much even before I took this course. I had been setting goals and reaching them. I unfortunately lost my husband to cancer and struggled and gave up my great credit score. Bankruptcy was my last resort. Thank You for teaching me even more for my future financial well being.
- -very helpful
- -I knew most of all the information prior to taking the class. Tips on putting the info into practice when your income falls below the national poverty level would be helpful.
- -The course was very helpful in helping me understand some of the things that I did not quite comprehend before. I hope that my wife and I can start on the right foot and began a budget and stick to it...
- -A very good and worthwhile course. Thanks
- -great course
- -I really learned a lot from the course and will use it to help me
- -This course really opened my eyes on interest rates and, budgeting money. Thank You
- -Thanks

- -I thank your agency for this service and being able to learn so much about my finances. I also would like to thank staff for support when I needed the help with the on line course. Thank you all for my new start.
- -I enjoyed the on-line lesson easy to follow along and could be done at my own pace, I usually enjoy face to face classes but this worked for me
- -Thank you to ALL at CCC. Every person on the phone and in person has been extremely helpful, courteous, supportive and friendly making this scary situation I am in, easier to cope with.
- -THANK YOU FOR ALL OF YOUR HELP
- -THANKS!!
- -I really learned a lot from this class, and will put it to good use.
- -great program thank you.
- -Thank you!
- -Allot of helpful information and useful tools. Thank you!
- -This course was very helpful. We were really trying to do everything correctly, but a home we had given back 3 years ago went into voluntary foreclosure and was sold at a ridiculously low price and they just in last 6 months have started to hassle us about repaying what the balance was after the low price they received for it was deducted. It just threw us over the top financially and then my husband had to quit work. Thank you.
- -very helpful and showed errors I made such as taking credit advances to pay other credit cards and home equity loans to pay off credit card lenders several times but not fixing the problem.
- -well structured and complete. Learned the specifics about a few things about the nature of predatory lending practices in the market and how they cornered us. Thank you. I will use this information well!
- -Very informative
- -learned a lot and found out on some things I was on right path
- -THANK YOU
- -great course, very helpful.

- -thanks for all your help
- -Very informational. Should have had this 20 years ago.
- -I learned many valuable tips about budget and money in this program I HOPE to use in my life. Many thanks for this program.
- -This course will help me learn how to manage my money differently now, I have learned that a budget is a good thing,
- -Very Well Done Course!
- -I've learned here where and how I got where I am. I hope to continue to learn and to make progress towards my goals, my needs, and my responsibilities. I also will take steps to rebuild my credit and credit score, by reviewing the budget, finding leaks, changing spending habits, and facing it head on
- -Liked a couple of the downloads; quite handy. You could consider a JV with Quicken or other budgeting/financial management software to provide discounts to students of your course.
- -If a person really is going to get something out of this they need to take longer than 2 hours. I really liked the forms that could be printed out. I think they will be very useful.
- -I thank you very much. I intend to never get in to this problem, again.
- -Thank you the class was helpful and well put together.
- -excellent course!!!
- -Previous to November of 2006 my husband and I were able to manage our finances quite well. As the result of my suffering a stroke our financial situation has been devastating. But with the help of our attorney and your very informative program I feel it may be possible to improve our situation greatly. I would recommend this course to anyone regardless of their financial situation. Thank you very much.
- -Ways older adults (65 and over)can add to their income, especially when jobs in the private sector are hard to come by.
- -I found the audio helpful.
- -Thank you!

- -Good Lesson. I enjoyed and learned a lot.
- -very pleased with the course gave me a better understanding of what not to do wrong again with my finances
- -Thank you for this opportunity.
- -Thank you for the way and manner this valuable financial course are modeled and presented.
- -I really believe that this will help me get out of debt.
- -learned a lot from this online class, thank you!
- -Good program.
- -the source was very helpful
- -In dealing with these economical times, it has been hard for me to adjust in the changes in my life and lifestyle. I have been self employed since 1976 a single self supporting '60' year old woman in real estate. I cannot get any assistance do not qualify for unemployment and have no family locally to help me. I went 6 months in real estate making only \$900 earlier last year. I invested my retirement in 2004/2005 in a new company with the Hilton family and thanks to them wanting to change contract I lost everything it took me 30 years to make. Am filing Chapter 7 and now have no car as my lease was up end of Nov and I kept car anyway until the beginning of Feb. Broker since 1976 now career without a car? Note, alternatives to people whom are self employed in reinventing their life and credit would be nice. Life after Bankruptcy? The expenses I even listed on my financial plan do not cover all my business. To make a long story short how do you make a monthly budget when you are in real estate based on commission sales only? As I said \$900 in 6 months. Sad.
- -Excellent course. Thank you for the training.
- -This course has been extremely useful. Only if would have known this earlier.... Thank You!!
- -This was a very good course and I have learned a lot and will use the tools given me to rebuild my credit and give me financial stability.
- -Thanks for the valuable information.
- -Course stated it would take 2 hours, however it was 3 hours

- -Thank you.
- -It was a great program. It should be free for other people who don't have any of the financial experience. I strongly recommend for people who have difficulty managing their budget.
- -Thank You for all of your help.
- -I learned a lot of things about budgeting, credit card, money and about the creditors. Thanks.
- -Thank you this was a very good program and I have learned a lot. Thank you so much.
- -Thought this was a good course with good sound plan for a budget. Thought a lot of the course was geared for younger people starting out and not for an older person like myself.
- -this has been a great class on line. Thank you
- -I would like more info on what I've checked above. This was an experience learned.
- -Learned a lot...
- -Awesome class. It should be given to everyone. Not just people going through bankruptcy.
- -This course was very helpful. Along with the Dave Ramsey "Financial Peace" course I am now taking, I believe I can avoid this from ever happening again, thanks for offering this course and the other helpful topic I requested.
- -Surprisingly, this was a very good course and would be helpful for teenagers in their senior year of high school to help them get a good start in life.
- -This course really opened my eyes to a lot of things regarding how we got to where we are and how to avoid it ever happening again. I am excited about my goal card and using the tools I learned today.
- -Very Helpful. Thanks.
- -Excellent online study

- -I found this course to be very helpful and will use the lessons I learned immediately. I learned a lot of new techniques to help maintain my home and getting to the goals I desire. Thank You
- -Very informant
- -The course was very good. I did pick up some good ideas.
- -good helpful info
- -The amount of information was a bit overwhelming.
- -Learned a lot, was awesome!
- -would have liked to see instances where people are filing Bankruptcy Chapter 7 due to medical costs. Is there any recourse for those that have medical bills released, but will then again incur high medical bills in continuing years?
- Thank you for this opportunity. It is exciting to have such information available.
- -very well planed online class.
- -I learned a lot about budgeting and spending. I will continue to use what I have learned to improve my finance situation and maintain my budget to reach my goal. Thank you
- -THANK YOU.
- -I really enjoyed these finance classes, it was wonderful to get to know how much I didn't know and now that I do know my life and finances will be better and easier to handle.
- -thank you
- -I found this course to be very interesting & very helpful for my future financial goals. It was very easy to follow & easy to understand. I have learned a lot from this.
- -Thank you for your help and understanding.....
- -It was not as bad as people are telling me. Had to listen to some twice but not bad thanks
- -Thank you for the course. I DID learn how important budgeting is.

- -This was an excellent program! I learned a few things that I had forgotten over time. It was excellent!
- -Practical, useful, and easy to follow.
- -was very helpful
- -Thank you!
- -Excellent Course
- -this information was very helpful, thank you
- -This information should be a prerequisite for high school students like sex-ed is. The trauma of bad credit should be nipped in the bud before it has the ability to start. This information was much needed and actually gave me hope for a debt free future. Thank you.
- -This really helped me
- -course was very helpful in giving tools to have a more reasonable budget
- -very very excellent course
- -This course has been very thorough, informative and easy to understand. I really liked the real to life examples that were given
- -Lesson was very helpful and will surely do my best to practice what I learned.
- -This was very helpful. Thank you.
- -I learned how can I budget and save money, Watch for all advertizing gimmicks.
- -Thank you!
- -My only regret to doing this post bankruptcy counseling is that my husband and I had to do it separately. We have been separate on most financial decisions for our entire marriage and are trying to make decisions as a team now. We think this is the key to avoid financial problems in the future. This course feels like we have been split. We did go over the information together but each took the quizzes and our own final test individually. Maybe doing it twice is not a bad idea just not timely.

- -THANK YOU FOR THE OPPORTUNITY TO LEARN A LITTLE MORE OF MY FINANCIAL NEEDS.
- -I learned a whole lot about how to manage my finances. Thanks for the course
- -This was truly a good learning experience.
- -I learned a lot of helpful information taking this course.
- -Thank you!!
- -the tips and tools will be very useful in this economy. Thank you
- -Thank you.
- -THIS SURVEY HELPED UNDERSTAND THAT I OVER SPEND. AND HOW TO CREATE BETTER BUDGET PLAN. ALSO PAY BILLS ON TIME NOT THREE DAYS LATE. LATE FEES ADD UP, AND A PERSON IN MY SITUATION CAN'T AFFORD THEM. THANK YOU SINCERELY.
- -Thank You!
- -This was a very well designed course and was very beneficial. I learned a few things that will be useful in the future.
- -I am really glad that I finally got to the right program....this was very interesting and educational....thank you!
- -The online course was very helpful. Thank You!
- -thank you
- -Thank you for your help & helping us understand so we will not let it happen again
- -I did not know it would be this long but it was very helpful thank you very much.
- -really good course...thank you!
- -Good Course!!!!
- -very
- -THANK YOU, GOD BLESS!

- -This course has been very helpful for me. Thank you very much.
- -thank you
- -I appreciate the ability to do this course online at my convenience. Saves me time, money and frustration. Thank you!
- -good course very informative
- -I already knew 99% of this information. I have never had consumer debt for anything other than my home which decreased in value due to the market failure which was no fault of mine. I am a business owner and my debts are business debts as a result of a separation/marital strife. This is however, good basic information for someone who does not already know these things.
- -very informative
- -Thank you!
- -I found this course to be a valuable tool in helping me to become successful in managing finances better.
- -This course was excellent. I learned a lot.
- -enjoyed the read along with the printed material to highlight for future ref. the audio was clear and easy to follow. Thank for your time and for all your work.
- -I'm going to start up a budget and start up a goal's card. I have a savings account and I have overdraft protection. I'm going to start saving right now with \$25.00 each week going into my savings account
- -Thank you!
- -It is a very good course. A lot to think about.
- -Course helped me get a better understanding of not only how a budget can help but also that there is hope for those like myself going through financial hardships.
- -Thank you for answering my help questions. You provided and answered every question in-order for my husband and myself to complete the test by phone.

- -I enjoyed participating in this series of courses. Chapter 1 & 2 about establishing goals & budget will be new & fresh start for me. Thank you very much.
- -I think the course was great & will try to keep up with the budgeting, & stay off the credit cards. Thank you very much for helping me out.
- -great course learned a lot thanks
- -Excellent Program!
- -This was beneficial
- -Should have had this course years ago. Wouldn't it be a good idea to provide this information to high school students? Thanks.
- -good course
- -thank you and God Bless You.
- -Great class
- -I didn't know what to expect from this course when I started it and was delighted at all that I have learned and am anxious to start applying the changes to my life for improvements (much needed). Thank you and God bless.
- -This course was very helpful and full of things that I did not think about. Thank you.
- -Great Course
- -Very good information. I will use it in the future for myself and family to review practical ways to establish good credit and keep it. I will also share with my family the principles of making a budget work and to really weigh the consequences of using credit cards.
- -I didn't think I would like this but I wish I would have read or done something like this years ago! I liked it a lot and picked up a lot of useful tips. Thank you!
- -good course
- -I have learned more than I expected to from this course and feel that it will definitely help me make better decisions in the future. Thank you.

- -This was wonderful information that I will certainly put into practice.
- -thanks you very helpful and I did learn a few things that I was not sure about.
- -I want my Grand Daughters to take this course. I think it would be helpful to them as they are just starting college. Especially the chapter about signing a lease with other students. Thank you.
- -I thought the course was very good. I wish they would teach this too high school students. I would have loved too learned about it and had a little bit more know how. Excellent reading.
- -I got very helpful information that will help me in the future, thanks.
- -I learned a lot and will apply this knowledge to my everyday life.
- -Great course! Very informative
- -this course was very helpful
- -Time well spent. Thanks much.
- -This course has been enjoyable. It certainly reminded me of a lot of things that I've known for years but simply forgot or ignored. I'm on an upward path to recover, however.
- -Thank You
- -Excellent service.
- -The course was easy and enlightening. I am hopeful that we can turn things around by following the suggestions to set goals and budgets.
- -Thank you for all of the things that I learned and will be able to use in my life.
- I really enjoyed this class I feel it will help me in planning for my future!
- -thank you course was well prepared and very informative thanks again
- -very easy to understand materials. Lessened my fears about ability to reestablish credit after bankruptcy.
- -Thank you

- -Very Inclusive program.
- -Although this course was required for me, I learned something that I didn't know before. I appreciate the availability of this course to consumers such as myself. It shows me how to stay out of financial trouble. I will make use of the things I was shown here and will appreciate the "Credit Repair" course. Thank you for your help. Please wish me luck.
- -very informative!
- -I found this online course to be very helpful. I plan on putting the things I learned into action, and look forward to a brighter future.
- -Thanks!
- -Thank You
- -I enjoyed this class. It will help me stay on a budget and set my goals.
- -I found the information helpful. Thank you.
- -Thank you this course has been very helpful to my situation.
- -Thank You! Very Informative!
- -Found this course extremely helpful. Thank you.
- -THANKS
- -Course was very helpful.
- -I learned a lot and found this course very beneficial.
- -good course
- -I thought this information was very helpful, thank you.
- -Everyone should have to take this course it is very helpful.
- -Thank you!
- -THIS COURSE WAS VERY HELPFUL....THANK YOU
- -thank you
- -This was very helpful. Thank You

- -I found this course to be very helpful, thank you very much.
- -I am very happy the court has advised me to take this course. Wish I would have known about it about 5 years ago. Will be able to apply what I have learned in my new financial life. Thank you!
- -Course was well formatted and easy to follow.
- -Absolutely excellent program material learned so much new and so helpful and the program is motivating. Thank you.
- -Thanks, I will take these lessons with me forever.
- -This course was very helpful thank you
- -Thank You, I have learned a lot and will in the future be smarter about just swiping my credit cards. Thanks
- -"Excellent Material"
- -Very precise and helpful, Should be available more for the public
- -I thought the content was very helpful. I actually haven't thought of some concepts and it was nice to read about them with a new perspective that I can use for my life now.
- -I wish I would have had this course years ago. Very helpful and I believe I can go in the right direction.
- -Was very helpful and I will use all tips.
- -I really learned a lot from taking this course, the information was very helpful.
- -This online training was VERY helpful...thanks
- -I sure wish that this was a program that a person can read on a 'normal' day. I wish I would have been able to read this years ago. Thanks
- -Thanks to this site I understand why I never have money..... This has been very helpful. My new goal is to reestablish my credit and buy my first home!! THANKS ALOT!!
- -the course was very helpful

- -I enjoyed this course so much! I really believe this helped me and I am looking forward to putting the methods I learned here into practice in my financial future.
- -This was a very helpful course; I already have a budget, but it has shown me of ways that I can improve it.

## -GOOD

- -Course is very clear and easy to understand and will help a lot in the future.
- -It was a very interesting study for me I have never done a budget and I found this to be very helpful to write down your budget and your income and compare where you need to cut expenses.
- -Course was great and easy to do online
- -This course has brought a lot to my attention, especially my spontaneous spending. I feel this has really helped me. Thank You.
- -Great course. It will help make me aware of my spending habits and how to adjust for the future. Thanks.
- -I thought the material was helpful and will be returning to review it again when feel needed.
- -This was/will be very helpful
- -each chapter had very good information
- -I enjoyed your course greatly. Is a shame I was not aware of it sooner. Would like to recommend it be taught to our young generation, for their future. Thank You
- -Very interesting course, I like the fact that I can go back and refresh myself if needed. Thanks!
- -Interesting reading. Simple to understand and I was able to comprehend better with the real life situations put into the reading.
- -thanks for the convenience of on line learning to better handle my money. I have already started tracking my spending. I had a "budget" but boy was I off base with it. Thanks again.
- -THANK YOU FOR THIS GREAT OPPORTUNITY...

- -I thought this program was very interesting. It was easy to understand and follow. I will certainly use what I have learned from this program in my life. Thank you.
- -This will be very helpful when we are learning to rebuild our credit. Thanks
- -Very interesting course. It cleared up some things that I wasn't sure about. A few things I found out I was wrong about. Very educational.
- -Great course! But what the credit companies / agencies do is a crime. How can someone with a 580 fico score pay 18% and 780 fico score pay 5% on a loan. That person will always be behind. The system does nothing to help people with reduced income but charge them more. I will never ever possess a credit card again.
- -This course was informative...I am very impressed with the material. I learned a lot, thank you!
- -we both enjoyed the class....thank you
- -Ability to have audio was helpful.
- -I feel the course was well prepared for an online course. I have recently read the book "Rich Dad, Poor Dad." I think some of the stories in the book could also be used to improve the knowledge of other participants.
- -This was very informative
- -This was a good on-line course and very helpful. Everyone going through bankruptcy should have to take this course, it really gets you to thinking about what is important and what is not and really getting a budget in order. Overall I like it and thanks so very, very much
- -Thank you for the online course. I like the fact that I could take my time and come back to the course at a convenient time for me.
- -It was an easy to follow program. Very good
- -thank you for your help.
- -The course was very helpful for putting things in perspective. It helped us see where we made our mistakes.
- -THIS COURSE WAS VERY HELPFUL YOU GUYS WERE GREAT TO WORK WITH

- -This course taught me strategies I will use to get and keep my finances under my control, rather than them controlling me.
- -I FOUND THIS COURSE HELPFUL AND I HOPE TO TAKE THE INFORMATION I HAVE NOW AND USE IT DAILY IN MY LIFE. I REALIZE I NEED TO SAVE MONEY RIGHT OFF THE TOP.
- -thanks and have a great day
- -A little too long -- and both husband and wife should take at same time.
- -I know that it is not necessarily your requirement but I feel that having to spend 120 minutes is rather excessive especially if you are a fast reader and a quick learner. I like the way you could go back to a chapter on the test some of those "Acts" are very alike in name, but do totally different things.
- -THANK YOU
- -A very useful course!
- -Thank you for everything idalia romero
- -thank you.
- -Thank you for the opportunity to take this course. It was very informative and stimulating! Lots of tools I can use. Thanks again!
- -I really enjoyed the information provide and it will be a great access to other helping to stay on a budget and maintaining a good credit score thanks
- -Great course! Thanks!
- -Excellent course with lots of valuable information!
- -I found this course to be informative and helpful; however, I have been diagnosed with ALS and have lost my ability to work to earn an income, thus the need for my filing for bankruptcy.
- -I really enjoyed this course-I learned a lot of practical tips to manage my money better.
- -I think this is a course they should have in high schools and colleges. I learned a lot in this class

- -This course has been very beneficial and will help me to exceed in the future!
- -This was an excellent course. I wish I had taken this when I was 18 years old! Thank you.
- -great information
- -I like this course
- -This program has been very helpful to me and my situation. I knew a lot of the information, but it was good to actually study it as a requirement for my Bankruptcy. Caviat Emptor kept ringing in my head. I hope to make out a good Budget for my money, but also a good Budget for my time so that I can take advantage of your other training aids. Thank you
- -Thanks
- -It would be helpful to understand how to correctly figure out a monthly budget when you get paid every two weeks. You can't take your yearly income and dived by 12, because that is not really what you bring in monthly. Is there a correct way to do this?
- -VERY GOOD COURSE. I HAVE LEARNED VERY MUCH, I WISH I TOOK THIS 30 YEARS AGO.THANK YOU VERY MUCH.
- -Thanks:)
- -it took kind of long... I'm going to have a budget... thanks a lot
- -Thank very much, this course really help a lot
- -This course was very helpful and I would recommend it to anyone.
- -I was totally amazed at how this course helped and there were things I did not know. After filing bankruptcy, I will never be in this shape again.
- -Great course! Wish I would have had this course 50 years ago. It may have made a big difference in my life. Thank you sincerely.
- most of this information I was aware of, but I failed so badly in a divorce that I now have no option but to file a bankruptcy and start over all information was clear and to the point three cheers from me. Thank you.

- -thank you so much, you were not only professional but you also took an interest in my situation with my chapter 7 case. Also returning my calls promptly if you could.
- -I am very surprised at how helpful this was. There are many things in this course that I will be using in the near future!!! It was also very helpful to go at my own speed. Thank You for helping me learn something that no one has ever taught me!
- -This course was a real eye opener for me. I will definitely use the review site for my own personal benefit. Thank you for all the great insight.
- -this course has educated me a lot and will start a new life
- -Fantastic course I have learned so much Thank You
- -great course I wish I had it 40 years ago
- -Thank you for your course
- -I'm 84 years old, retired and was difficult to answer some of the questions, did the best I could!
- -Very interesting explanation and understandable
- -super I enjoyed the course very much. Thank you.
- -This class opened my eyes to many of my mistakes!
- -THIS COURSE WAS VERY HELPFUL IN MAKING FINANCIAL DECISIONS FOR THE FUTURE
- -I feel this would help high school students from making the same mistakes that I did
- -I found this course very helpful and will apply this advice to my future
- -topic is very relevant to me
- -This was a good course I learned valuable information.
- -Good job!
- -I loved the tip about a goal card. I am already carrying one around with me! Thank you.

- -THANK YOU VERY VERY MUCH FOR ALL OF THE INFORMATION THAT WAS PROVIDED.
- -I thought it was a great program. I was definitely in need of this. I looked at it as being very useful. Thank you
- -This course was helpful. Learned some new information.
- -Awesome Course! And I thought I knew a lot about finances! Thank-You!
- -Excellent course.
- -This course helped me to understand some things I had no idea about. I am glad I took it online, as I could concentrate on the material with no interruptions and it will benefit me in the future.
- -THE COURSE WAS HELPFUL. I WOULD NOT HAVE BEEN IN THIS SITUATION IF NOT FOR MY DIVORCE. THE GOVERNMENT SHOULD LOOK AT SOME OF THE STATE DIVORCE LAWS AND CHANGE THEM TO BE MORE FAIR. THIS WOULD HELP IN NOT HAVING TO FILE BANKRUPCY AFTER 30 YEARS OF PERFECT CREDIT.
- -It was very helpful
- -Thanks all! This was a very informative course. I already see myself taking my notes and sharing these valuable truths with my older children, as well as applying them to my own life. Thanks again.
- -I wish there was a chapter on a loss of income. Meaning you had two incomes but went to one. What is or are the best plan of action to keep from filing bankruptcy.
- -We are in our 70's and most of this info does not apply. We are going through bankruptcy for other reasons. My wife did this program with me, and we paid for both of us (\$70). Is it OK that she is not mentioned as a participant?
- -very helpful course
- -This was very helpful. I liked it
- -Thank You
- -I enjoyed this course. Thank you

- -If only I would have had this information sooner I would not be taking this course right now. Thank You! This is information I will be using from now on in my life and will be sharing it with others in my family.
- -thank.you
- -I found the course to be very helpful and easy to understand. I would recommend it to others.
- -This was a user friendly version and I learned a lot from taking this course.
- -I thought the links to open an excel file for stating goals and completing a monthly budget was very helpful, and I have it saved to my desktop for everyday use and adjustments as I learn more about my spending habits and goals.
- -I have learned a lot by taking this course especially budgeting. Thanks
- -Thanks! I learned many tools that will put to use.
- -The course was structured very well. Thank you.
- -The course was very informative and eye-opening. Thank You
- -I found this very helpful in going forward n handling my finances properly
- -This is a good course. Thanks
- -I felt the course was very helpful and would like my college age sons to learn from this as well.
- -I took your course online and looked for a way to open the sound track and be able to read and follow he text. Open sound tract in a new window.
- -Health Issues and Money
- -The training program was very educational.
- -I've learned a lot, in preparing a better financial future
- -interesting and informative. I enjoyed it.
- -The information is outstanding.

- -This was the best course I have taken in a long time. It opened my eyes and now I can move forward with a better outlook on how to manage my finances. Thank you
- -This course was very helpful and understanding the goals I need to achieve.
- -I found the budgeting information very helpful. Thank you.
- -Thanks for this chance of being able to file this on line and I really did learn a lot from this. I will probably be referring back to this in the very near future. I did not want to file bankruptcy but found no other way to get myself out of debt. Thanks again for your help.
- -I enjoyed the course very much and will be put very good use. Thanks
- -Thank You for helping me and my family.
- I can relate to a lot of topics mentioned in these 8 chapters after going through two failed marriages, and what credit cards can initially do to you if you fail to read the fine print. It's too late to say "If I would have only known then what I know now."
- -thank you.
- -I will be recommending to my children to read this before they get into financial trouble
- -Very helpful I learned a lot of stuff I didn't know. Thank you
- -I found this course very helpful like preparing a budget, saving for retirement and making goals.
- -Wow, I learned a lot and I am so glad that this is Mandatory for filing Bankruptcy.
- -Very helpful! I will definitely use what I learned.
- -Couples should be able to take the course online together. Everything involving their finances are comingled.
- -I felt more comfortable doing this program in the comfort of my home. Thank you.
- -thanks!

- -Great class. Well worth the time.
- -This online provided detailed information to read and review for now and the future thank you

## -COURSE WAS VERY HELPFUL

- -I was really skeptical about this course, but it was really packed full of useful, personally needed information. I'm glad I had to take it.
- -Your customer service department is WONDERFUL. When I had a question, I emailed it and the response time was phenomenal. I didn't have to wait by the computer for hours to get a response. Thank you very much.
- -This course should be mandatory for all high school students.
- -This course was excellent. I wish I had this information years ago.

#### -THE AUDIO IS A FANTASTIC FEATURE.

- -This course was an excellent reality check for me. I plan on using the information from this course to put myself in a better financial position and to assist others in a similar situation by sharing the information.
- -Very nice course--easy to understand---very helpful in many ways.
- -Thank You!
- -I will use the information learned to help me manage my money and bills. I plan to be financially sound and increase my credit score
- -Thank you very much.
- -I think our president, congress, governors, and others in big government should watch this /listen to this and abide by it

## -THANKS IT WAS VERY INFORMATIVE

- -Class was very helpful. I was surprised by how many small tips actually make sense and I am a little excited to try some out.
- -The course was very helpful. Thanks ;)
- -the audio option was nice
- -Good material, a little too long.

- -This was a very good online class. Thank you!
- -Thank you, you've reminded me what a difference a budget can make. I just hope we both remember. I hope I can teach my kids to be better at it than we are.
- -This was very good info. THANKS
- -I have that setting a budget and goals makes you more responsible.
- -Thank you.
- -thank you
- -This course was very helpful
- -I found the course suited me just fine and thank you
- -Thank you for an excellent program. It just proves that you are never too old to learn.
- -I hope I never have to do this again, at age 60 I probably won't. Dang it forgot what I was going to say.
- -I actually feel like I learned a lot from this. I thought it would be all common sense but it wasn't. Thank you
- -This is an excellent course for all.
- -Very good course. I learned a lot.
- -Very Good Course..
- -This was very helpful and an eye-opener for me. I know most of it but to really seriously sit down and go though it and apply to me and what I am going through right now. I could see where I went wrong and what I am doing wrong and that is not having a Goal and a Budget... Thank you..
- -This was an extremely helpful class! Thank you!
- -Thoughtfully developed program, user friendly
- -I really like the fact that this offered and audio for reading. But it did go a little fast for me in order to take notes.
- -This was very helpful and informative.

- -THANKS THIS IS A GOOD COURSE I THINK IT WILL HELP ME IN THE FUTURE.
- -This was a very useful and helpful course. It was easy to understand and follow and I truly learned a lot about my budget, finances, and making sure I have goals and a plan for the future.
- -thank you
- -I really learned a lot about budgets and what is important and will continue to use these tools in the future. Thank you
- -it was great
- -This was a very well thought out course.
- -I really learned some things from this and will be creating a budget.
- -thank you
- -thank you very good course.
- -Thank you very much the material was very helpful.
- -I really did not think I would learn that much with this course but I was wrong, "you can teach old dog's new tricks", I am taking some new things with me from this course that I really did not know. Thank you for your help and believe it or not I did enjoy this course I do like to learn. I also have some new things to teach my daughter that she can carry with her through her life now. Thank you
- -what great learning, thanks!
- -I think the course was very helpful. With this information I feel I can get on a budget and make it work for myself and my children. Thank you
- -This was very useful.
- -I think a course like this should be taught to seniors in high school before they are release into the real world as a part of their community service requirements.
- -it was great and thanks for the audio
- -I have learned a lot from this course. Thank you for opening my eyes to a lot of great advice.

- -This was a good learning course & was very pleased to take this course
- -very educational course
- -this was a big in sight for me. Thank you
- -great course!!
- -I forgot to save
- -Loved the audio
- -This was really a good course and I learned lot from it. It was also enjoyable, too.
- -Excellent learning program; I will share the information I've learned with my children, and, hopefully, they will not make the same mistakes I've made.
- -I am currently enrolled in Financial Peace University. It is a 13 week course about budgeting, credit and so on.
- -thank you for all the tips
- -They should have this course in schools.
- -Thanks.
- -Very Helpful Thanks
- -I liked the audio option vs. reading.