

## Money in Motion Student Comments

11-14-06 to 12-14-06

-Great presentation, easy to read and comprehend. I printed each chapter and my 25 year old daughter and my 23 year old son are getting each a copy in their Christmas Stockings!!! HA! THANK YOU

-Thank you for showing me ways to manage my money that I never thought how and thank you for believing in people like myself and helping us to have another chance in a less stressful and more fulfilling life by just setting goals and budgeting. Thank You :)

-I am a Special Educator and was very impressed with the pre/post-test, the 4 ? eval after each chapter and concise information with summaries. I read everything and took notes. I intend to re-organize my home records over holiday break to utilize the filing system offered in ch.3. The best thing was the moment I signed on, the quote ("As long as we have hope,...)was the first POSITIVE thing I read - and I intend to share it with others plus post it on my bulletin board to remind myself daily. Thanks so much for a positive experience!! Happy Holidays!!! Respectfully

-I have an MBA and most of a PhD in economics and I learned (Check 21) several things that I did not know. Well done and please, for others, keep it current. Your staff, IN ALL CASES, have been friendly, helpful and respectful. I have no higher praise and hope my file has a record of all personal interactions. They have all been exemplary.

-I am actually glad I wound up taking this course. I learned a few things I did not know and I downloaded several of the helpful Excel sheets for budgeting and record keeping. I found this a truly useful and helpful step in my renewed financial education. I would recommend it to anyone, not only to people in financial hardship.

-I came into this with a negative attitude but I am leaving with a better understand and hopefully a guide that I can live with. This is a very good program. I already used this guide today and it was a good feeling.

-This program was extremely helpful! We are in the middle of a bankruptcy now. I have had 55 operations and had numerous medical expenses. Both my husband and I were out of work (he for 7 months and me for over a year now), which did not help our situation. I had filed bankruptcy before, but obviously I did not learn from my mistakes. However, if this program had been in place and I had been required to take it, I'm sure we would not be in the situation we find ourselves in now. Thank you so much for the easy to understand format. The convenience of doing this at home takes away any and all embarrassment one might feel in attending a class and having to do work-sheets or talk in front of others. We finally feel able to comprehend the situation and have the tools to enable us to break the cycle. I will certainly recommend this program to others long before they contemplate bankruptcy. May God bless and keep you all and again thank you from the bottom of our hearts! If I can be of any assistance in providing a recommendation about your program, please feel free to contact me.

-I just want to say a heartfelt Thank You! I have never been on a budget and the idea of one just overwhelmed me. Thanks to the knowledge of this program, I know I can set and achieve my goals. Before I filed Bankruptcy, I gave it years of consideration, I kept borrowing from lenders to pay another...it caught up to me each month and I spent countless years of sleepless nights worrying about how I was going to pay my debts, I never had credit cards. this was just careless spending and not budgeting...I feel relieved, I feel I'm getting things accomplished, and I am already sleeping better. Thank You...

-This program taught me things that I thought I knew but really was wrong in my thinking. It will help me after my bankruptcy to get my self back onto a good path of being able to save as well as meet my financial obligations. I plan to use this information to help me. I'm sure that by following the advice given I will also be able to raise my credit score to a high level.

-When I read Money In Motion I thought it would be boring and really nothing that would interest me but to my surprise I really enjoyed it and it has and is a big help to me. I learned several things that I didn't know that's important in keeping your credit good.

-THANK YOU FOR THE NECESSARY INFORMATION CONTAINED AND COVERED THROUGHOUT THESE MATERIALS. SINCE I AM FROM A REAL ESTATE FINANCE BACKGROUND OF 25 YEARS, AND I SPENT MY WORKING DAYS UNDERWRITING REAL ESTATE LOANS JUST PRIOR TO MY INDUSTRIAL INJURIES, I AM TRULY AMAZED AT THE CHANGES AND UPDATES IN OUR FINANCIAL WORLD. I HAVE NOW BEEN DISABLED FOR EIGHT YEARS AND I HAVE MISSED SO MUCH, SO QUICKLY. I MOSTLY THANK MY FABULOUS ATTORNEY, AS WITHOUT THE MOST CURRENT, UPDATED INFORMATION I WOULD BE HANDICAPPED AND LOST. SECONDLY, THE KNOWLEDGEABLE SKILLS OF CCCS WERE A COMBINATION HOMERUN, AS YOU ALL NAVIGATED ME THROUGH MY EMOTIONAL AND UNFORTUNATE TIMES. THANK YOU YOUR UNINTIMIDATING AND HELPFUL MANNERS. ALSO, A SPECIAL THANKS TO BOTH PARTIES, AS YOU KEPT ME ON THE MOST TIMELY TRACK, YOU ALL KNOW YOUR JOBS WELL, AN "A++". BEST OF HOLIDAYS TO YOU AND YOURS.

-I can more clearly understand what my husband has been harping at me about all these years. Your course points things out in an easy to understand fashion. My husband and I both really appreciate being able to take the course online as our schedules very seldom coincide.

-I FOUND IT TO BE VERY EDUCATIONAL AND MAKES YOU THINK SERIOUSLY ABOUT YOUR FINANCES AND WHAT YOU CAN HAVE IF YOU WANT TO FOLLOW THE BUDGET. THANK YOU.

-I am very glad this class was a must for both my husband and I. had it not been so I would have been the only one taking the class, therefore still to be in the same boat since he would never be interested to help with a budget. now, BOTH my husband and I can work together at making a budget that can be of much help to our family in the future. it has also taught me much more about certain laws and how much more careful we really need to be in our lives with decisions we make. I see this class as true blessing for us that will definitely help my family.

-I was surprised by how much I got out of this course. It wasn't cheesy, it wasn't

overstated and it gave some useful tools that were easy to understand and should be rather simple to apply. Thank you!

-this program is a great help. thank you

-This program is very helpful. The tools that were supply I will use them, to have a better credit history. Also the information that was listed for different help is very useful. This is a program that I will have my 19 year old daughter take so that she don't establish bad credit or make bad credit chooses. Also help her how to save right now for her future. I will apply what I learn in my everyday life. I think this should be offer in High School will they are young. A good tool for life.

-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!

-I am confident that I can change my old spending habits. I am looking forward to a new budget and goals outlook. Thank you!

-the info was very helpful.

-I felt the program was put together well and I learned some things I didn't know.

-I am glad I took this course and can review my notes in the future.

-Thank You

-Thanks for availability of phone class.

-Thank you for your help. The instructor was great.

**-MADE SOME DECISIONS DURING COURSE ABOUT HOW I WILL FUNCTION IN LIFE. PLAN A BUDGET BOOK - REALIZED I SHOULD BE SAVING FOR MY CAR REGISTRATION. I KNOW ITS COMING - NO EXCUSE. ALSO INCLUDE PREPARATIONS FOR SMOG ETC. OBVIOUSLY MY FINANCIAL LIFESTYLE NEEDS TO BE CORRECTED. I DO NOT EVER WANT TO PUT MYSELF IN THE POSITION I DID TO GET ME INTO BANKRUPTCY PROCESS. BOTH THE PERSONAL INTERVIEW AND THE CLASS WERE EXTREMELY HELPFUL.**

-I felt I need to know alot of this information it was very helpful

-This class was very helpful. I really learned alot.

-Great reference material

-This was a good course for a person to take and I would refer people to take this course for help. Thank you!

-I learned that don't spend more than you make

**-I REGRET I DIDN'T HAVE A LOT OF THIS INFORMATION 20 YEARS AGO!!**

**-This was excellent for me!!**

**-Thanks for waking me up.**

**-I LEARNED ALOT FROM THIS COURSE. THANK U IT WAS GAVE ALOT OF GOOD INFORMATION I DID NOT KNOW BEFORE. THANK YOU**

**-Very good teaching tool**

**-awesome**

**-This course was very helpful, especially the budgeting process.**

**-Most of the questions are everyday, we tend to not think about them, or we just get so busy with stuff that we forgot the simple things about financing. The course reminded me of what I was always going to do and did not. It is a good refresher.**

**-This course was a real eye opener for me.**

**-This was a wonderful program. I learned alot for it. I wish I had taken a course like this years ago.**

**-The instructor was very good and you explained everything very well.**

**-Wonderful class! I did learn a lot of information that I can use at home. In the future if I have any problems I will definitely come back for help! Thanks!**

**-This course**

**every time I went back to a chapter I had completed I would have to take the chapter review quiz over. It was annoying but it may have helped me to remember.**

**-This class was truly good information for me to used in the coming years I will adopt all the rules. Thanks.**

**-I only wish I had attended this class years ago. The info I received tonight will help me straighten out the mess I am in now.**

**-I was really amazed at the things that I found out in the program. I think that these things will help my husband and I recover from the bankruptcy and be much more bill and money aware. I am going to start a system to file thing today. Thanks for the help.**

**-Coming to this class I have learned things that I didn't now. It will help me budget my spending a better way.**

**-I am very glad I had to take this course because it really opened my eyes to alot of things!**

-Thank you.

-Thank you very helpful material.

-Thank you for the help and guidance.

-Well designed program. Thanks

-The info on how interest on loans and credit cards was a big help. I will make a budget, it will be a big help.

-Very helpful and can't wait to get started!!!

-This program had taught me a few new things, in general I Use a budget every month; some times it is successful, sometimes it's not.

-The information was very helpful and easy to understand. Thank you for offering this type of education. Class rooms are confusing and this way AI could go at my own pace. Thanks again.

-Download of budget form in Excel was useful, and I will use it for budget planning.

-It has been helpful to me. I can use this to get back on track. Thanks!

- Our public schools need to have a class on this subject.

-Very helpful!

-thank you this was very helpful

-I found out lots of things that I did not know. I wished I would have put the savings at the top of my list of things it would have made my life better. Thank you for the help.

-I learned alot

-The phone help from several of your representatives to both my wife and I as we did this (listened to the audio) together was very helpful. She'll complete the test on her ID separately later without using the audio a 2nd time.

-I only wished that we had taken this course before, We wouldn't be in the financial state we are in now. Thank You

-I have learned many things which I didn't know before thank you very much!

-the minute requirement was horrible to deal with when you are a speed reader it does not take that many minutes to complete-the course was very helpful

-Very informative Very well taught

**-Outstanding Counselor - Class was a great experience**

**-thank you**

**-thanks**

**-thank you for the helpful information**

**-very well done and very informative**

**-I was a little skeptical to begin with but as the course went on I found some very valuable points. The information I obtained today, I feel, will make a significant difference in my future. I just wish I knew this 10 years ago. Thank you!**

**-this course was very educational I learned many important things here! To use in my everyday life! Thanks!**

**-Chapter 7 was a little difficult because of the Acts, many of which do not apply to my current situation, but it is good to know what they are, and I have a copy of them now that I can refer to if necessary.**

**-It was a review of what I learned in college 10 years ago. It is valuable advise now I will practice the education learned on this course**

**-NOW I KNOW THAT A BUDGET IS A VERY IMPORTANT AND TO CONTROL YOUR SPENDING HABITS**

**-I know I will use the information provided in this training and can see how it will pertain to helping me with my future financial goals.**

**-It's sad that I'm 41 yrs old and learned more from this course than I have in my lifetime. Courses like this should have been incorporated in the schools when I was young. Thank you.**

**-Thank you for having a class available online....**

**-Very good common sense approach with real-life examples.**

**-This training course was great and I am so glad that I had to take it. I have always tried to keep a budget but did not have the tools and information that I needed to be**

**-learned alot of helpful tips and information**

**-I am going to set a budget for myself. I think that will be of the most use to me.**

**-This truly was an eye opener and a learning experience for me. I know now that in order to live a good life, you must live within your means, have a budget, set some goals, be flexible, be sure to save money for un- expected emergencies, and stay on track. Also never use your credit card to pay another, and pay on time.**

-Thank you for your assistance.

-Program was very helpful.

-Program was very helpful. Learned alot from this program.

-Thank you! I enjoyed the class.

-When you see a budget outlined in black & white it is easier to do. It will be much easier to manage my money now due to the good suggestions. He Was a great help.

-The teacher kept my attention.

-This course was an eye opener to helping me understand my previous mistakes in finances, budgeting, and the works. I now know the error of my ways and I will positively be putting my foot forward. Thank you!

-She was very personable, helpful and sincere. She made the class enjoyable, as well as knowledgeable. She would be a counselor that I would use to get credit counseling advice.

-The class was very helpful.

-She was very helpful, and I will take all that I have learned and use it in my budgeting my income and finances. Thank you...

-Enjoyed the Class. Looking forward to the post-bankruptcy class.

-Well done & very helpful class.

-Thank you so much. You were very helpful.

-She made the class interesting enough that I really did learn alot.

-Great Course

-Pre-test was very confusing.

-Course was very helpful to me.

-This class will be very beneficial for me. The instructor was down to earth, realistic, and made this experience pleasant.

-The presentation was fact filled and informative.

-The instructor made the class very interesting. I did learn alot from her and enjoyed the class. I would like to take more classes from her. Very pleasant.

-I feel that everyone should take this course then maybe they could learn to budget and save some money to put aside for a goal & maybe we wouldn't have so many

people filing bankruptcies.

-The instructor was nice and to the point. Very helpful on info. Great Job.

-I really felt that I could understand this material and will definitely be using some of these tips and the budget in the future to ensure a better life for my children. Hopefully I can pass on to them the ability to budget and save so they will not ever be burdened with financial difficulties my wife and I have had. Thanks

-This is certainly a worthwhile time spent

-The material was difficult, but my teacher and I read it together.

-All information was very helpful to me. I did not know alot about the interest and finance charges. After completing this course I know now what to do. Thank you.

-Thank you for helping to get through this difficult time in our life. With the knowledge I have gained I can look forward to having a healthy and more productive future with my children. Thanks

-thank you very informative

-I never thought I'd have to file, however now that it's a reality, I thank you for giving me the knowledge and training necessary to live on a budget and change my life positively!

-very helpful

**-I AM SURE THIS COURSE WILL HELP ME IN THE FUTURE BY USING A BUDGET & CREATING GOALS. I'M GLAD THIS COURSE WAS A REQUIREMENT, I REALLY LEARNED ALOT OF VALUBLE INFORMATION.**

-thank you, being a disabled senior taking the course on-line helped a lot.

-Thanks for helping me to understand how to budget and maintain a new financial lifestyle.

-move my savings to the top

**-THANKS-SEEYA**

-thank you

-wish that I had this information before filing for chapter 7 which I have to live with and this information on all these chapters should be available to high school students where budgeting should be learned and used and credit cards are no good had more than 2 as outlined

-I will use this information to the best interest for my family.



-I have learned a great deal.

-I learned a lot of things that I will be using in the future. Thank you

-Very informative

-This class should be taught to every student in high school!!!!

-The last year has been a tough one, but I fully intend to turn my life around and maintain good credit choices from here on out.

-Thank You for helping us learn more and review information about finances. We have copied the excel spreadsheets into our system and will mesh the ideas into the excel spreadsheet we have already set up for our budget. Thank You!

-The Budget itemized and the Goal card chapters was the brain engagement for me, I wished I had applied this SIMPLE method to my planning 30-40 yrs ago. Course is so simple and very informational. Thank You

-I did learn a bunch of things I had pass inadverted before thank you and it is a very helpful program

-The course was very helpful thank you

-This a wonderful course and I will refer back to my printed copy a lot. I wish I would have had this years ago. I think every child should have to complete this before graduating from college and/or high school. Thank You!

-I wish I would have had this program earlier in my life. It was very informative information and useful.

-none

-Thank you for the instruction, I hope to use the planning notes in the future.

-Thank You!

-I found the program to be helpful and wished I had it years ago. I will follow a budget more closely and try to meet new goal for retirement.

-Thank you for the assistance.

-I found out that I did not know as much about money matters as I thought. I also think that everyone should take this course as an adult.

-thank you

-I got a lot of good ideas on how to improve my credit rating and I thought that the information on how to set up a budget was wonderful. There were a lot of things that I didn't know about setting up my own budget. I always thought it was just a matter of

writing down what you made and what bills you had for that month, but it's much more than that. I truly appreciate all of the information that I received from this course. Thank you.

-This course has helped me on my road to financial recovery. Thank you very much.

-Fast and helpful service. Thanks.

-Thank You

-THE COURSE WAS VERY GOOD GAVE ME SOME GOOD IDEA'S TO GETTING MY LIFE AND BACK IN ORDER.

-Thank you for reassuring individuals like myself that it is never too late to begin living within a budget and making progress in our financial situations.

-I learned a great deal from this program, things that I never knew. And I know now, that it is very important to have Goals & a Budget.

-This information is something that should be taught to children in high school and college, hopefully preventing some of the problems that I and millions of other adults now face.

-Thank you!

-Why isn't this course being taught to juniors or seniors in high school? If we teach this early enough fewer people will have problems resulting in bad credit.

-I have benefited from these teachings and it will be a tremendous help to getting my finances back in order and keeping them in order.

-The course was wonderful and very easy to use.

-I've tried using budgets. This course has helped me prepare better budgets.

-I enjoyed this course.

-I was glad I took this course. I will keep all the chapters I printed out and I sure we will start using the budget outline to help us in the future. Thank You!

-This course was very helpful. I learned a lot that obviously I didn't know!

-This will definitely help my wife and I in the present and future.

-My husband and I have both taken this course and we both feel we have come out of this learning something new. We will do our best to follow through with what we have learned, especially about budgeting.

-very helpful

**-Unfortunately, I am filing bankruptcy due to debts incurred by my spouse who passed away this year. I am 80 years old so take home pay questions and saving a penny a day at 18 years old really don't apply to me since I am living on a fixed income of social security but this course has helped me learn about how to get out of and stay out of debt and help my remaining years. Thank You**

**-Printed out a copy of each chapter for our young adult children. This course should be taught in high school.**

**-Very Eye-opening**

**-Good information that I will use to teach my children**

**-Although I knew about budgeting, the info. was helpful.**

**-I feel more qualified to manage my finances now that I know more about how to do it. I will be more organized and pay much more attention to where my money goes. Thank You**

**-good presentation**

**-The information I received was extremely informative and will helpful in getting my finances in order. Thank You!**

**-THIS WAS VERY HELPFUL AND BENEFICIAL TO ME.**

**-THIS COURSE HAS REALLY HELPED ME.ALSO,MY**

**-I WISH I KNEW WHAT I KNOW FROM HIS COURSE. I WOULDN'T HAVE MADE THE GROSS MISTAKES I MADE INITIALLY.... THANK YOU SO MUCH FOR THE COURSE. I HIGHLY RECOMMEND THIS COURSE**

**-The information was very educational and will help me to set more reasonable goals without the use of credit cards. thanks**

**-Now I understand why having a budget is so important to financial security.**

**- enjoyed the book as it had many bits of information that are useful.**

**-Great program...thanks!!**

**-EXCELLENT COURSE AND VERY HELPFUL TO REORGANIZING MY FUTURE!**

**-Very Useful.**

**-THANK YOU FOR HELPING MYSELF & FAMILY TO START BUDGETING. GOD BLESS.**

**-THERE WERE THINGS I DIDN'T KNOW BUT THIS CLASS INFORM ON PLENTY THAT I DO KNOW ABOUT.**

-I learned some valuable information that I was not aware of before. I'm optimistic I will be able to have a much better financial situation in the future than I have had recently.

-It was very enlightening course

-LEARNED HOW TO USE A BUDGET CORRECTLY.

-Very Good! I felt like I learned a lot. It woke me up. Made me more aware.

-Great learning Tool. Lots of helpful information that I will use in my Financial Life

-I received a lot of good information that I will be able to use in my future

-When I was told it would take 2 hours to do this, I couldn't believe it. Well here I am 3 hours later and I have to say I learned a great deal. I feel better. You have a great program; I just hope everyone will learn from this like I feel I have. Thank-you so much.

-I will get a budget made out tonight. I learned a lot today. Thank You very much. My future looks better all ready.

-I want to be in contact with this helpful course

-very helpful

-Terrific program

-Each chapter gave me information that I could use. This was a very interesting program.

-This course has given me the ability to get back on track. I feel very confident about creating my budget and sticking to it as well as setting my goals. Thank you.

-I read and learned a lot of useful things that will help me along the way.

-It is a good course that is very helpful in its subject matter. I found the content very helpful. It is truly a learning experience.

- Very Good information for a young old man.

-The course was very easy to follow and understand. I am currently having financial difficulties and this has given me some options to pursue to make changes in my life (I hope for the better).

-Thank you very much for this course I have learned quite a few helpful tips.

-great class. now have a start point to financial freedom

-I have learned a great deal from this course and will defiantly put it to use. I wish I

could have taken this course when I was younger and just starting out. Thanks

-It's great material- this is a tough pill to swallow because our need to file Ch 13 is b/c of losing my job of 16 years (in which my family counted on my six figure income

-I learned several things I did not know and I am going to pass this on to my children. I think everyone should go through this class. Students should have to pass this course to graduate high school.

-fantastic site....is this available for non-students?...

-Great job.

-Since I did an online course, I have no opinion for the teacher section, and the goals explanation question in the course section. Thanks

-Teacher was well organized, answered questions asked.

-Teacher was very nice. Contents in discussion were helpful.

-I found this course to be very clear and helpful on my way to financial security and debt freedom.

-thanks for the helpful knowledge

-Thanks for providing these services.

-I found this course to be much more helpful than I anticipated. Thank You.

-This is a great program that will help me manage my finances and set my goals for my future.

-I felt all the information was real good and it gave me answers to questions I've had in the past, and I can hold on to chapters 1-8 to refer back to. Thank you!

-So many things I thought I was aware of but wasn't. Thank you!

-thank you for your time

-Kudos for a well designed online course!

-I found that it was easier than I thought it would be to take this course

-this course has taught me alot about managing my money and will help me in the future.

-The instructor was extremely patient and helpful. She relieved much of my anxiety and stress. It would be great if all the world of business could operate sooooo beautifully. THANKS!!!!!!!!!!

-I learned a few new things I could do to manage my budget better. There is a lot of good material in this class.

- I thought that the course was going to be some, boring, hard to learn subjects. The study was very informative, and gave me the heads up for people who are just out to scam every day citizens.

-I learned several things from this course that I will take with me through my life that will assist me in getting things back in order. Thank you so much for the assistance.

-Voy a Hacer un Buen Presupuesto. Gracias por tener este programa.

-I will try and use the budget at home.

-Doing a sample budget or at least showing one on a slide would be a very helpful tool.

-This was very helpful thank you..

-I found your program very helpful in helping me to acknowledge my faults and how to better them or fix them all together! I will take these tools provided and apply them to my everyday life, so that I will be more financially successful in life!

-I liked that I could do this at home. That made it easy for me.

-I really wish I had taken this years ago. I hope to never be in this mess again. I have learned a lot.

-Thank You

-This was very informative, thanks!

-This was a great way to get on track.

-Some times we get out of tune with financial requirements in our daily life and drift to dangerous territory as I did. This course helps me bring back to reality where I need to be headed

-There were topics in this lesson/class that I will be able to use when setting up my budget plan.

-This program was excellent and informative. GREAT EDUCATION TOOL !!! THANK YOU

-I liked the Budget sheet which we will use.

-This course has given me a better understanding and guideline with my fresh start. At first, I did not know what to expect from this course. I am pleased to have taken this course as a requirement and I now have a more positive outlook on my future. I can now see future for better retirement and goals. Thank you so much! I truly appreciate the educated lessons, for I have learned so much. Thanks again.

-I liked the fact that it could be read to me, do to the fact I don't comprehend what I read vary well.

-The program was very easy to follow.

-I think this is a great program and it is inspirational to know that I am not the only out there in the world that has gotten themselves in a bad situation. I have learned a lot and plan on using the information provided to become a better financial person.

-I thought I had a good budget and understood how to manage it and have learned from this course that I did not. This course should be taught in high schools.

-Thank you.

-Thank you for letting me experience ways that I can work own to keep my credit straight and how to balance some things so I might be able to save some money and not have to depend own credit cards and charging all the time.

-This is a great course.

-I was really surprised how uneducated in the area of my life I really am. I think a course like this should be give to kids in high school to prevent them to fall into my situation. Excellent course -- thanks so much for helping turn my life around.

-Thank-you

-I believe it was worth of taking this class, I can certainly say out lout that I learned a lot. Thanks.

-thanks

-thanks

**-I LEARNED MANY NEW THINGS I NEVER KNEW. VERY INTERESTING AND VERY HELPFUL INFORMATION. THE INSTRUCTOR SEEMS VERY INFORMED ON COURSE CONTENT.**

**-Living like we have been has been soo stressful. I REALLY LEARNED ALOT FROM THIS.ITS TIME TO SAVE FIRST,SET MY GOALS,BUDGET AND LIVE A NON STRESSFUL HOME LIFE...\$ANYWAY.I FEEL LIKE I HAVE AN INSIGHT THAT IS SO SIMPLE BUT YET NEVER EXPLAINED. THANK YOU**

**-very helpful..I think all should read this. not just people with financial problems**

**-teach this in High school!!!!!!**

**-It really helped me out a lot I found out things I didn't know and I am going to put myself on a strict budget**

-I saved the excel worksheets for future assistance. Thank you

-Thank You

-Overall, I learned so much from this program that my husband and I will implement in our own budget. We weaned ourselves off the budget we had when we were first married. This was a good reminder that all of us need goals to achieve financial success. I learned a lot about credit cards interest and clause that I wasn't aware of. I feel everyone should take a course in financial management so that they are aware of all the pitfalls to avoid problems in the future. Thank you so much for providing this information.

-This program will assist me in the future on making sound money decisions.

-Truly helpful. I learned a lot.

-This course was excellent it far exceeded my expectations. There was loads of useful information I intend to use. Thanks

-I learned too much that I did not know before ,thank you so much .

-I learned a lot from the program especially the savings part which is something I do not have and at almost 29 years old I know it is not too late to start.

-It was worth!!!

-I liked the option of being able to listen to the lessons.

-thank you

-This was a very helpful class. I love studying this book. I am passing it on to my grown children and my grandchildren so they may never have to face bankruptcy. Jim was very encouraging & optimistic in regards to getting on with your life. I am glad I chose your counseling class.

-Thanks for your help.

-Thanks.

-Thank you for everything. I will use this class now & in the future.

-I will use this book, Money in Motion, many times as a helper. Thank you.

-thanks for the chance to better my life and be a better person thanks:)

-thank you very much for your help

-I will be more organized in the future



-Some interesting matter of which I was not aware.

-This was most educational and interesting. I recommend this course to anyone regardless of their financial situation.

-Thank very much for your help.

-Thanks for your help

-I feel this is a very helpful course for people in my situation.

-THANK YOU!!!!!!!

-I really liked all the forms that were provided to me.

-The online course was easy to read and understand. It also helped me to be able to complete the course because of my work hours. Thank you.

-LESSON WELL LEARNED! WONDERFUL PROGRAM.

-I was very nervous to take the course online but it was much easier than I thought

-The course was extremely helpful. The wording was in layman's terms and easy to understand, not over my head. The material was applicable to everyday life. Extremely glad I completed the course.

-This course was very helpful in preparing a financial budget for the future. Thank You

-I found this course to be very helpful to me. I think this should be taught at the high school level, especially with the credit card companies being so willing to extend credit to college students, it may save them from becoming so far in debt before graduation.

-this is a very good presentation

-This was a great learning experience I was specially surprised to see how much impact makes the credit score rate in the example of the home buying if the score is 5.80 or 7.20 make a huge impact in someone's financial life. It made me think clear about increasing my score. It should be one of my essential goals.

-great course I am glad it is required

-I found this course to be enlightening and it uses a lot of common sense !!

-Excellent. There were many things brought to my attention that will be valuable. Thank you very much.

-Thank you for this class. I got a lot of information.

-I will create a budget from here out

-I feel this course should be taught to high school students. it is a very valuable source of information that they need before they go out into the world. most people are not taught these things and have to learn the hard way. instead our school systems insist on teaching how to pass a proficiency test that does not benefit most kids. also something needs to be done about these predatory lenders. and these terms of contracts of raising your interest rates if you are one day late. its like quicksand. no matter how hard you work you cant get out after you have reached a certain point. I would have never thought that I would have ever went through bankruptcy but due to some unforeseen circumstances here I am. thank you for this course I plan to apply it

-This course is very helpful. I wish I knew about it earlier not to be in trouble. I hope this course will be made known to the public, through schools, colleges and universities as well as work places.

-I thought the program was great, I printed all the information and plan to use all of it to set up a budget to make sure what happened to me before won't happen again. Thank You for all the info!!!

-While on my own, I had a relatively good handle on my budget and expenses and was working to consistently build my credit. Up to and including the disillusion of my marriage, my financial situation became destroyed. I have since learned to take better control and responsibilities of my personal finances.

-The information was outlined in a way that it was easy to understand. I have never had a budget, but because of this course, I realize that by not having a budget, has put me in the financial position I am currently in. I am going to face the music, and put everything down on paper

-This program was excellent and useful for me. Thank you.

-Thank You

-Good information on how to form a budget

-I can really appreciate the effort and information put into this program. I found several beneficial forms that my family will utilize to stay on the right track of our financial goals. Thank you

-Very informative course. Thank you

-Thank you I have a better understanding of setting goals and making a budget for myself. Knowledge helps erase fears.

-I wish I had taken this course a long time ago, It needs to be taught in all the high schools. I would like to know if I could purchase this course on cd or dvd from you or any stores that may have it. I appreciate this very much.

-This course was really helpful and gave me a lot of information that will help me now

and that I will hold on to for future reference that I am sure I will need.

-This was a great class. I really found out a lot of things I was doing wrong. Thanks!

-Great Thanks!!

-Excellent course, must recommend to others in need of it. Should have done this earlier in my life. Thank You.

-Gave me some good tips on budgeting and tracking my money. The goal card is a great idea.

-Very helpful.

-"I'll try (to use budget)"

-Thank You!

-I have printed out this course and plan to put it into a binder to teach my 4 children how not to make my mistakes. Thank you.

-Very well done program and very informative.

-Very good course. My wife and I definitely will use this information as part of our lives. Thank you

-The instructor's presentation was very enlightening towards bankruptcy.

-I thought the class was very helpful. The teacher was helpful & polite.

-He was a very good teacher, easy to listen to.

-He was easy to understand and I felt like he likes teaching the class.

-I gained some really good knowledge with this program. Thank you.

-good course even if you don't know a lot about computers

-course is full of helpful information to get my financial situation back to normal! thank you

-I thought the excel links were very helpful and beneficial. I would use them again and refer back to the information. Also, the warning to print the chapters was handy.

-Everything was really explained well.

-I think this is a very good thing to have to do coming out of bankruptcy. I do believe that it will help me a great deal. I do think that there should be free classes like this. I think some people that are having trouble could use these and not have to file! But

**they don't because they can't afford them!!!!**

**-It helped me to understand just how helpful and important it is to save money and actually sit down and budget.**

**-THANK YOU....I LEARNED A LOT OF NEW INFORMATION I CAN USE FROM NOW ON.**

**-There were items in the Money in Motion that I did not know. Also, it cleared up some things I did not understand. Thank you!!**

**-I really did find that this course was very helpful to me in seeing where I went wrong and how to fix it and not go back there again. Thanks**

**-THANK YOU, IT WAS HELPFULL**

**-thank you**

**-Extremely useful information that should be part of every elementary, middle-school, and high school educational learning programs.**

**-This was different than I was expecting. I was expecting a two hour lecture on budgeting and money abuse, but I found this to be much more applicable and helpful.**

**-This course has been a final stamp of direction for me going into the future.**

**-good for me**

**-This was worth the time and valuable. It should be mandatory for Seniors in High School to better prepare them for a successful financial future.**

**-I really did love this course, I believe it will definitely help me in the future and in my present finances. =) Thank you!!**

**-Thank you for the excellent information provided in an easy to read and understand format. I learned much, especially about credit cards and my rights that I was not fully aware of before taking this course.**

**-THIS IS A GREAT WAKE-UP/REFRESHER COURSE FOR ANY ONE WHO HAS CREDIT OR WOULD LIKE TO GET CREDIT. THANK YOU**

**-The course really helped me see how much someone can pay in interest on credit cards and loans if you have a low credit score. Having the class online was very helpful. Thanks**

**-I'm very glad I was required to go through this course. My only regret is that it wasn't sooner. None the less, I feel hopeful and confident I can put my financial matters back in order and I look forward to putting it all to good use immediately. I've written down my goals and intend to try and accomplish them all. Thank you, sincerely**

-Great course, glad I took this class.

-I am sitting a goal at trying my best to sit a budget at home...

-I learned some things I did not understand before. This was very beneficial.

-the use of personal examples is helpful in understanding day to day credit problems and solutions.

-I think this class is very educational and informative to those who need financial help.

-I will begin a new budget and savings plan so I can use my money wisely to obtain future needs and unexpected expenses. This course has been very helpful in seeing results with little money being set aside for obtainable goals.

-thanks for all the help you have giving me I will make a budget and by all means try to follow it thanks again

-Thank you so much.

-It was very useful and I feel that it would be very useful to teach in high school, to prepare young people for their life ahead of them.

-thanks you

-Was very helpful, reading material very easy to understand.

-Thank you for being so helpful

-This course was very informative and should be considered taught at high schools.

-I learned a lot from the class that I will be able to use in the now.

-Very good class, Enjoyed! not boring at all.

-At the beginning of this program, I thought I knew alot about finances, but by the end of the program, I learned alot more. I will apply what I have learned in the future. I would recommend this program to anyone.

-lots of good information, I believe it will be very helpful.

-Thank You.

-good course

-I can't believe how much I've learned in these education courses. I am going to truly look more into to furthering my knowledge in this subject being that it will greatly benefit me.

-Extremely helpful! I learned things about purchasing a home that I did not know

before and that is my 'long term goal'. Also is a good requirement prior to finalizing a bankruptcy.

-I really didn't realized how much a budget would help .I am going to use one from now on Thank You

-I thought this would be just a boring waste of time until a began reading it and with each chapter I at least learned one new thing I didn't know. I am so glad that this coarse is set up the way it is and with the information it has in it. Thank you

-I wasn't sure I would really learn anything from this course, but I did. A lot too. While this has been a very difficult experience, I feel I have many more tools to use as I continue to more through life. This has been so helpful. Thank you.

-I would like to thank you it was most understanding to me and made me understand what spending is and how to set goals that I would like in my life. I also wanted to add everyone I talked with on the phone was very helpful and courtesy to me and also helping me get this class done ASAP because my lawyer did not let me know I had only 2 days to accomplish this course thank you very much for your help in this class ASAP and your help making me understand goals.

-thank you :)

-thank you for helping me learn how to budget my life more

-I have to admit it was more interesting than I thought it would be, and I learned how to make a budget work for me.

-Thank you for this helpful course. I plan to use this in my financial future.

-Thank You for your time and I'll do everything I have in power to do my best, and get things to work better.

-Thank you so much for your assistance.

-I can agree with the purpose behind courses like this one. Thank you!

-This is a great class on learning things u didn't know about. Thank You

-This course was very informative and I'm glad it was a requirement. I will use a budget from now on to help me with my financial goals.

-Very helpful.

-Good class

-I was surprised to find it very helpful. Along with information that was new to me.

-Your course will be very helpful in the future with my finances. I really liked your

course online and the audio was very helpful. Thank You

-I use Quicken and MS Works Spreadsheets for budgeting but there has been information and tools helpful in this course. In particular, putting savings on top of my budget instead of on bottom. Simple, but I'm going to give it a try as well as restructuring my goals.

-This program is a Godsend.

-very informative, I wish I had taken this course a long time ago

-Thank you for your assistance

-Everything went well.

-Excellent!

-Teacher needs new book HA. HA.

-I think this class really helped me. Thank you.

-Thank you.

-I feel I have learned alot from this class mostly due to the trainer Don Edmunds

-Very Educational, Thank you!

-I feel that this information was relevant. I needed the refresher course on making a budget and on recordkeeping. Other information regarding contracts, types of credit and general information were excellent.

-This was a eye opener. I need to get back to how my parents kept our family budget when I was a child, carefully, orderly and correct.

-This was very helpful, I plan on making alot of changes with our finances. Budget/Goals Thank you very much!

-This course was great and very informative

-I'm grateful to be one of the many one's to take the course because it has taught me alot in the last three hours of my day. I will make sure that I maintain my goals and budget so that I can have a great successful life Thanks

-This class was very helpful

-Thank you for the information set forth in this finance and budgeting workshop. Before I took this course, I was feeling that I let myself and others down by not being responsible and keeping up with my debts. This course gave me clarity and hope to repair my credit and stay on top of my finances so I can enjoy life and save for the future by being a responsible individual. Thank you for the information provided and

for giving me hope about my future.

-I feel so much better about my financial future. Thank you!

-This lesson has taught me a lot of things I didn't know before. Things that reflect our lives and finances. I am already putting these items into use with our existing budget to make it more reliable. Thank you for all your help in educating me.

-this is a great thing to offer. I think that this is something that needs to be taught at a high school grade level because most people accrue debt after high school.

- I certainly was not aware of some points addressed in this program. I am very well pleased with this course

- -I HAVE LEARNED SO MUCH FROM THIS COURSE. VERY GOOD INFORMATION.

-Very Well Done! This is a very good course and is very well laid out, manageable in length and with very, very good information. Thank YOU!

-THIS PROGRAM REALLY MADE ME UNDERSTAND A LOT OF THINGS I WAS MISSING IN MY MONEY MANAGEMENT THANK YOU!!!!!!

-Information was easy to understand, well written, and an added bonus was true to life examples along with the course material.

-Thank you for making this available online for my ease of use and access. I feel I have learned some beneficial information that will help me in my life daily and help me maintain a budget. Thank You

-This was a very good program. I thought it would be boring since I have always kept well informed about finances, however there was a lot of very useful information that I will definitely use. I copied each chapter to use as a tool to help my children. I think this would be valuable to teach to High School Students, and should be required. I guess I would say overall I have been very impressed.

-thank you the program was extremely helpful to me.

-thanks!

-My first thought was here we go again, more useless information. I found just the opposite. The information was informative and some new and some review helped me. The staff that I had dealings with were more than cooperative and helpful, keeping me informed on what was happening. She should be commended on the professional yet friendly manner she showed while "holding" my hand through a very stressful time.

-Thank you for offering this program. It was not only a good refresher on some topics, but I also picked up a few ideas I plan to use with my budgeting and other financials.

-Thank You course is very interesting.



- I learned alot from this. Thank You
- This was very very helpful to me in setting me up a budget and goals to work towards thank you so very much.
- This was very educational. Thank you.
- I'm thankful to be given the tools to get my finances under control.
- This should be taught in the junior high or high school classrooms.
- thank you for a new start
- This course was definitely valuable information and I will use it on a daily basis. I have set goals, a budget, and have a new outlook on my future that does not look so negative. Because of this class I am confident I will succeed with my finances.
- I was pleasantly surprised that the material covered was actually helpful to me and I have learned a few things that I will be using in my life. Thanks
- I LEARNED ALOT ABOUT BUDGETING IN THE HOME, THE COURSE WAS EDUCATIONAL
- I think it will really help my husband and I to set our goals and go for them and be successful at it. I have learned alot from this. Thank you!
- I found the counseling service to be very courteous and helpful in setting me up with this online course and it was very well explained as I went along. I'm glad that I completed it.
- thanks!
- This course spells out exactly what people should know about good credit. I think that I "knew" everything here before taking the course, but still was unable to manage my finances. Putting the knowledge into practice is the challenging part. I wish I could work with a counselor even after my bankruptcy is discharged so that I do not find myself in trouble again later.
- this should be required of anyone who uses credit. Do not wait until bankruptcy to take this as a requirement. It should be mandatory in high school or college.
- This course was very helpful and I am planning on getting a budget worked up for my family. Very useful information. Thank you so much!
- I gained a lot of useful information from this course--things I never knew about before.
- I will apply this to my life and look for the benefits, Thank you!
- Course was clear and very informative. Gave good guide lines to work for a financial

future.

-I will be more cautious on how I spend money and pay my bills.

-These courses should be taught in high school so students could get a better understanding on finances before they get started in the world.

-I feel that now that I know exactly what plan I can take to better my spending habits and what goals I need to set myself up for success that I will be able to save more money and pay all my bills off on time from now on.

-even at the age of 55 and the first time I've ever filed for anything like this I have learned alot. thank you

-This was actually very informative.

-Course topics were relevant to my life

-I was coming into this test thinking that it was going to be a total waste of time but I found this material to be exceptionally helpful and I will use this everyday of my life for now on. I now see where I was going wrong when it came to finances even though I've been through a divorce and filed bankruptcy, I know that it's just a matter of time before I get back onto my feet and get ahead. Thank you for this information. I wish some of this was available to download after you have passed the test but other than that it has been rewarding to finally see what I need to do.

-thank you.

-Thank you for allowing me take this quiz, it really helped me!!!!!!

-thank you

-Thanks ya'!!!

-This program gave me information I can understand and will definitely apply to my personal life.

-I most definitely would refer your course to someone in need of financial guidance. I found it to be quite thorough and informative. Thanks again

-I wish this would have been available sooner to me. I think it should be taught in schools as part of the learning process as it is an extremely important tool.

-Program was very helpful and I will be putting the info that I learned in to motion. Thank you

-I learned facts that I did not know before and this course has made me realize that a budget will be beneficial and will be a part of rebuilding my life again. Thank you

-I found this educational program helpful and very interesting. I will use much of the

information that I have learned.

-I didn't realize how many situations were like my own

**-I'M GLAD I TOOK THIS COURSE. I RELEARNED A FEW THINGS AND I DEFINITELY LEARNED A LOT MORE**

**-I ALSO WILL USE A GOAL CARD. IT WILL HELP REMIND ME WHAT IS REALLY IMPORTANT**

-I feel I learned a lot from this course and I plan to manage my debts wisely in the future.

-I understand the importance of a budget and goals now.

-It is a very good program.

-She is always a delight to work with. She makes you feel at ease and that is so comforting. Thank you.

-I feel this course may have provided me with important tools and concepts to improve the quality of my life.

-I appreciate that this course could be taken over the phone. The instructor was informative. I have learned things I definitely will apply to my life.

-This was helpful and a learning course. I think it will help me with my budgeting & savings from now on. Thank you .

-I've already started monitoring my spending leaks... I really liked this course!

-This was a great learning experience for me

-A course that was relevant and easy to understand. It is information all consumers should be exposed to and use.

-Thank you very much.

-The information was very helpful and I will be using the information I've learned to keep from making the mistakes I made in the past.

-I felt the section on credit cards and obtaining credit was overdone as in my opinion if you are filing bankruptcy, you should be considering a credit card EVER again. I realize you may have to have a car or home, however, everything else should be obtained by setting and achieving your goals.

**-Very Useful Learning Experience!!!**

-Good course containing valuable information.

-I learned a number of things that I wish I had known before now.

-I feel that that program was very helpful. I really learned alot.

-I love the fact that I can do this from my home. I took my time and read everything without any type of pressure.

-I liked that you had a choice to use AUDIO. I find I get more from a course if I can hear it or see it as on a tape or DVD. Good idea.

-Thank you!

-Great class, don't change a thing! Thank you

-I thought the course was extremely helpful and very easy to use and understand. I only wish I would have taken this course about twenty years ago!

-I will try to better my life by starting a budget and having goals set.

-I found this course very interesting and easy to complete. I have practiced many of these ideas through my life, but came into a financial crisis within the past couple years. I will be more diligent about setting goals and sticking to a budget. I printed many of the chapters so that my husband and son can review them to avoid adverse financial situations in the future.

-I found this very helpful, and it has inspired me to budget my money, and save money for goals.

-Most of this is info I learned in high school Consumer Economics class (14 years ago).

-VERY ENLIGHTENING--LIKED IT--VERY INFORMATIVE

-The online course was very user friendly. I am glad that this was a service that was offered, and allowed for the flexibility that I needed. Thank you

-Thank you for this course it is very helpful.

-Very informative

-This course confirmed alot of what I'm already doing with "MY BUDGET" and has added a "GOAL CARD" to my wallet!!!!!!! I have learned more about my "Credit Score" and "Credit Report"!!!!!!! Three operations and a three and a half year "Divorce" put me here!!!!!!! Don't think for one moment I'm bitter!!!!!! No I'm BETTER!!!!!! and have a "New GOAL" God Bless You!!!!!!!!!!!!!! Peace-N-Love Always!!!!!!:) :)

-This is a great course! I wish I knew about this months ago. I need to check into other classes. Thanks!

-The Course was easy to follow and understand...thank you. Sincerely, Phillip rand

-Nice course, thank you

-Very helpful, I would have liked to have had this information available to me at a much younger age.

-This was well worth what I spent

-Valuable information.

-I felt this was very interesting and I will use some of this information in the future.  
Thank You

-This class was truly an "eye opener" for me. I will definably start making better financial decisions. I actually plan on getting a book or taking a class on budgeting. I am happy I took the class.

-The course had helpful hints to guide the user through each chapter quiz. It was to easy understand and use. Thank you

-I have been on my computer nearly 6 hours (w/a few small breaks). I have found this course extremely interesting and will use much of the information towards obtaining my future goals. I feel awful that I had to file bankruptcy but I had no alternative. I used all my savings and then started paying credit cards off w/other credit cards. I printed all the chapters out and will keep them to use and refer to in the future. Thank you for this wonderful course. I truly have gained from this course and feel humbled that it was offered to me. Thank you again!

-Thanks for your help.

-Thanks, big help.

-This information is very helpful and I think if we do it, in the future my wife and I can enjoy it very much.

-This was a great tool for me; there were things in this program that I was not aware of before taking this class.

**-THIS WAS GREAT INFORMATION! THANK YOU**

-I appreciated the information as it was both helpful and useful. I found the training materials informative and it was very well put together. I learned a lot of things that I did not know and it helped me in a variety of ways. I feel that going forward it will help me improve my situation. Thank you very much for this course.

-Great learning tool

-very helpful, learned a few things

-I feel very positive after reading this material Thank u

-I wish I had this course when I was in High School. It could have saved me a lot of anguish and making foolish choices.

-very informative

-THANKS FOR THE HELP

-Well organized from chapter to chapter

-This has been very helpful info. Thank you.

-This is a great course to learn from about debt. I have learned alot on how to manage money and how to meet my goals by taking this course. Thanks!

-This really showed me a lot . So I hope after this is all filed and done with we can do better money wise. I know it will take 10 years to get this off us but till then I am going to try and put money up to save as I can. Thank you !! :)

-Much better than the pre-bankruptcy training!

-When knowing it was timed, I was a bit on edge trying to complete in a timely manner.

-Very helpful . learned alot

-I enjoyed this program, it was easy to use and no problems occurred when submitting quizzes, etc., I learned how to create a budget!

-This was excellent. I wish I had been taught this when I was in school - will definitely have our children study this material. Thanks

-The course brought back to memory some things we should always do, to keep a check on our finances.

-The class was concise and informative, without being excessively long.

-This is also good tool for pre-marital counseling and also be discussed/taught in senior high school to serve as their guiding tool in facing/handling life of their own. Thank you

-This was a helpful course. I will make goals, make a budget and try to make wiser money decisions. Thank you.

-GREAT INFORMATION, THANKS AGAIN

-I enjoyed the experience of learning how to make better money decisions. I do believe that this course will help in the future.

-Thank you

-This course taught me some things I did not know. I printed each chapter out and I am going to put them in a book for future reference. I plan to start my own budget now. Thank you

-The information regarding goals and budgets was very informative and will help me in the future in both regards.

-Thank you for all of your help.

-THIS WAS WELL WORTH IT!!

-Thank you very much for the information in the course it was truly helpful.

-I wish I had taken this course in High School. There was so much I didn't know. Thank you so much for the information you provided. Now I have the knowledge and tools to live a better life. God Bless you all!

-this was very helpful

-Thank you

-Thanks

-Excellent materials and information. Very dynamic instructor. Class was very informative.

-THANK YOU, THIS WAS A GREAT HELP IN UNDERSTANDING....

-I found out alot of things I thought I knew but didn't. I will keep this for future references.

-I thought that the course was very helpful and I would recommend it to other people that are having financial problems.

-Thank You!

-When this process started I was very embarrassed that my life had come to taking this kind of action. As I have worked through the steps I know I have become a much more educated person in such a way to be able to manage my finances and give me and my two children a much better life. Thank You

-I REALLY APPRECIATE YOU AND WHAT YOU HAVE DONE FOR MY FAMILY!!

-There was alot of things that I never realized before. It starts with your goals, and you have to work for them to have anything.

-I learned things I had forgotten due to the financial situation I have been in due to an accident and it clearly pulled the rug out from under me both financially and physically. I regret this bankruptcy and feel remorse that I ever had to do this. I will never forget the humiliation and suffering that I have gone through just to go to an attorney and

explain I have no way out other than this. To start over again at my age is very hard, but I am confident it can be done. Thank You

-THANKS ALOT!

-I'M GLAD I CAME. THE CLASS WAS VERY HELPFUL.

-I learned more than I thought I would by taking this course and will be able to apply a LOT of what I learned to help me better manage my finances!

-doing a fine job

-very helpful Learned a few things

-I have learned many things like having goals and especially using a budget so that I can plan for my financial future. This program was very useful in learning about the different methods of credit and it has made me more careful before signing contracts and leases.

-I understand now why I got in a financial situation, and I know how to stay focus with my spending and to have a budget.

-He was a very helpful & interesting teacher.

-He was great!

-I thought the instructor was a wonderful combination of professionalism and warm friendly kindness.

- this course worked out great Thank You

-Good solid information to move forward with in life. This should be life skills taught in school to all starting out in their young adult years.

-This course was a eye opener. I know now what I have to do and I'm going to do it. Thank you

-needed you five years ago.

-Taking this course helped me to understand where I went wrong and how to keep from doing it again in the future.

-Thank you

-I understand more about finances and the importance of making a budget and setting goals.

-Thanks!



-Thank you very much for all the help and support!

-I found this course to be very interesting and insightful. It has given me a few good ideas on how to better my financial situations, it helped me to evaluate myself and my budgeting problems. I really believe if I plan my goals and follow the course advice, I maybe able to change my credit report for the good and actually be able to buy something I really want and need or just to have money set aside and just know it is there and I don't have to touch it. I know for a fact, I will never put myself in this situation again. I truly feel bad for not being able to repay my debts, and screwing up. Thank You

-Very informative, I learned a great deal of things that I was unaware of.

-AS silly as this may sound, it's one thing to verbalize what your intentions are financially, but, when you actually write them down and track your goal it is more likely to happen. Thank you!!

-This was way more helpful than I ever thought. Thanks!

-Thank you, the information was very helpful.

-Thank you. Very Helpful Information.

-I learned alot. I will do what I have learned today. It will not be easy, but I will do it.

-thanks for the education...it truly helped me

-I learned things from this course that I didn't know before. Thanks

-Too bad people can't read this book before doing stuff.

-Wonderful teacher.....

-I think that this should be used in high schools to give kids a good foundation of the budgeting world.

-Excellent Instruction.....

-It's help alot and give the accurate idea on how to manage the budget. Thank you

-Thank you :) I learned a lot!

-Thank you for making the chapters easily printable. They will be great for future reference. I plan to give a copy to my daughter.

-This program opened my eyes to some of my misgivings

-I found this book very informative and educational and will keep it to read and study to prevent any future problems. Thank you.

-Teacher was very helpful, especially about working with a budget.

-The teacher was very helpful and friendly.

-I have learned a lot about my household and hope that this will be the start of a new future!! Thank you for the time and expense to bring this program to people like me that have experienced financial difficulty!

-I found this course to be very helpful. It helped to educate me on topics I did not completely understand. It also helped me realize how important a budget is and also to set goals for my household. In my opinion everyone should take this course to better understand their finances.

-Thank You!

-Had some interesting content...

-I wish I would have had this course in high school as a requirement before graduating. It could save many young people from making financial mistakes that many of us have made in our lifetimes.

-very helpful

-I enjoyed the class and learned a lot. She was great!

-Thank you for the training.

-Course was interesting

-THANKYOU I LEARNED A LOT.

-Thank you. Very good class.

-Thanks. I really learned alot in this class :)

-Helpful information

-Class was very informative.

-Very helpful. hope to use what I learned- especially about how to save and reach a goal.

-Really helpful!! The instructor was very helpful and point.

-It was a helpful program. I will start developing a budget.

-this coarse taught me a lot that I didn't know

-I have filled out my goad card and placed it in my wallet for one year. Something as

simple as this has refocused my goals. Thanks

-It is amazing how much I learned from this program Thank you

-Since certain circumstances, not abuse of my finances brought me to this point, the course has been very informative. I printed a lot of the chapters and will use them for future references and am glad to have taken the course, too bad it wasn't under different circumstances!

-Thank you very much, such a blessing to me.

-Thank you. Although there was a ton of reading, all information was clear and concise.

-very informative

-The course was helpful.

-I hope to take what I have learned & use daily in my own life. Thank You

-She was very pleasant, understandable and very helpful in explaining all of the topics. I enjoyed the class very much and would recommend this class to others.

-I learned a lot more than I thought I would!

-I could have used this 35 years ago, it will still definitely help me and I will be sure and pass this info to my kids.

-The Staff that I spoke to were very helpful. Thank You

-Teachers Friendly.

-I enjoyed the experience and learned a lot. Thank you kindly.

-I found this to be very helpful in planning a budget. I will definitely apply the information I have learned in this course.

-I really enjoyed the online course not only for the convenience but learning and understanding several things through out the course.

-There was some information in this course that was entirely new to me and that I was glad to have been introduced to. Further, I felt that it was written with care and precision and it didn't waste time with unnecessary and unusable pieces of information simply to appear to flesh out the content. It was worth the time it took.

-I have learned a lot from the program and will use the information I have received. Thank you.

-Thank you

-This course seriously helped me to realize all the things I do wrong with how I spend

my family's money. I look forward to using the tools learned in this course to help me make better choices and actually save money and not rely on credit cards and loans.

-comparing my budgeting skill to this course, I have learned a lot and will definitely make changes

-I already am using a budget. This course gave me useful information so that I know better how to budget not only monthly expense, but also unexpected expenses. I found this course very informational and helpful.

-I honestly did not think I would learn anything new but I have. Thank you. This has definitely been helpful.

-The advisor on the telephone was VERY helpful. I really appreciate her help.

-This was very helpful

-Great program, however navigating should be more user friendly.

-The course was well worth my time. I intend to get back on track financially.

-I truly feel this course has educated me in a lot of areas in the credit world and many other areas for my future

-It was interesting and helpful.

-THIS WAS A VERY OUTSTANDING COURSE I AM SO EXCITED THAT I ONLY GOT 2 QUESTIONS WRONG THIS WAS A VERY GOOD UNDERSTANDABLE PROGRAM AND I THANK THIS COURSE STUDY.

-I learned a lot more than I thought I would by taking this course.

-very helpful

-I really learned a lot from this program. It will help My wife and I to get our finances straighten out. Thank you so much.

-very informative!!

-THIS SHOULD BE TAUGHT TO ALL HIGH SCHOOL STUDENTS BEFORE SENDING THEM OUT INTO THE REAL WORLD.

-I should have went through this years ago. Thank You.

-More helpful than anticipated.

-I really feel I learned a lot about a budget and a GOAL, I am looking forward to giving this a try and getting our finances back on track. thanks

-I have already started using a budget and just started a savings account. John Sharp

-I feel I have learned some key things to use in keeping my finances in good standing. Thanks-

-this program is very helpful and I plan on using it

-Will use the 3X5 card idea for goals.

-Very helpful tips; will be useful in my everyday life It will also change the way I manage my money

-This was A very informative program and have learned alot in the different types of interest and laws pasted that I was not aware of.

-The Spread sheets are great. It would be nice to have a workbook spreadsheet attached so that you can have all of the sheets together.

-No embarrassment and less humiliating doing it online.

-thank you.

-THANK YOU THIS INFORMATION WAS REALLY VALUABLE.

-I learned more than I expected, and this course helped me to improve my finances.

-I think this course could benefit high school students to get a good start in life.

-The audio files made easier for me.

-I think that everyone should take this course I learned alot

-thank you

-It was very helpful in making a budget

-Good course. I probably knew most of what was taught because most is common sense but there were several things I had no idea about. The read was easy and very understandable. I am very busy and appreciate the ability to take the course online. Please have the results faxed to my attorney Monday as I believe this is the end of my 45 day deadline to complete this course. Sincerely

-I feel hopeful that its not to late at 42 to start budgeting and learning how to keep records and reach goals I had let go of as time had went by .

-Good program

-thanks to this program I have learned about budgeting, my rights, and insurance policies. I learned alot and I'm glad I had to take this program. this program will be

very helpful for me and my family. thank you

-The information in this course is very helpful and knowledgeable

-Very well informed class.

-Very Clear to understand, well explained. Any questions were answered clearly and with complete detail. Thanks.

-Very helpful, the instructors were wonderful and explained things well

-Thank you

-THANK YOU

-Reasonable accommodations were provided. It was appreciated.

-Excellent presentation by teacher. Thanks.

-Very Informative course

-Very Nice!

-Thank you

-I am self employed, so my monthly income changes. I did learn a lot in this program. It was well worth my time.

-Thanks

-Thanks

-We will probably call to go over budget, review credit reports, etc..

-Thank you very much .....

-Probably the kind of course that should be required in high school to 15 year olds and then 16 year olds because that is the age most get their driver's permits and work permits.

-I've discovered things made apparent to me that I do, or otherwise do not do much at all, to help assist in my financial problems. While I am still in over my head, I think that being at a young age, I have a great amount of time to improve my situation, start out fresh on a better foot, and work from the ground up on a positive level that me and my wife will see positive results. This course was very effective, and I have no plans to discard any of the printed material - as I can always utilize it to review and come up with potential options.

-I enjoyed The class and learned a lot, the instructor was great!

-We appreciate this program, and I feel it will be helpful to me in the future. Thank you.

-I LIKED TAKING THE CLASS. SHE SAID THINGS THAT I HAD BEEN THROUGH AND I CAN USE.

-This course definitely increase my knowledge to help better prepare and understand my obligations financially. Also I learn how to manage my responsibilities in a better and efficient way. Thank you. I oblige this course for everyone

-I learned a lot with this program and will set myself up with a budget.

-I found the course very informative and it shed some light on some things in regard to how credit is rated and also different credit rights and how the laws work within the system in general. It also clarified the dramatic difference in what a person with good credit pays as opposed to those with less than perfect credit.. and how a person can change their habits and build better credit history rather than assume you have to remain a victim of your own prison so to speak... Very helpful. Well worth the time..

-I learned alot of stuff that will help me out alot this is very helpful and easy stuff to save you alot of stress

-I also learned that there are ways and means to legitimately help you with your financial issues. Putting your head in the sand is not the way to managing your finances, it will just make it worse.

-An eye opener which will lead me in a new direction financially.

-Very good to know that I didn't know. Thank you.

-thanks for this material learning course!!

-The instructor came across very good with his presentation.

-Program presentation very helpful.

-I use a budget, but have alot of areas to improve in.

-All of the information in this tutorial is fundamental for everyone and will help me avoid any future financial catastrophe. I enjoyed it and feel more empowered to make sound financial decisions regarding loans, credit cards, and contract negotiations. Thank you

-This course helped me to realize that setting a budget and working with it will help to reach the goals I've set for myself.

-well presented, and thought out.

-THIS IS A GREAT COURSE,IT IS VERY HELPFUL.

-Taking this course was actually very helpful to me. Before taking the course I did not realize that having a savings account should be at the top of my list. I also did not realize how important it was to have goals and make a list of those goals. I was shocked to learn how long it takes to pay off high interest credit card debt by only making the minimum required payments. I have a much better understanding now of how I should proceed with my budget planning and lifestyle so that I can achieve my life goals. Thank you

-The information provided is very useful and helpful-thank you

-Thank you! This program was very helpful to me. I intend to apply the teachings immediately to my everyday activities.

-I learned some new helpful ways of preparing a budget.

-great course, the information was very helpful.

-I have learned so much from this program/course. I am very excited to start over with my finances.

-This course was very helpful to me. I will actually use some of the information I learned in the course.

-I THOUGHT I WOULD BE DEAD BY NOW, AND I OUT LIVED MY MONEY AFTER HEART SURGERY AND THEN CANCER AND MANY OTHER THINGS ALONG THE WAY I GUESS I AM LUCKY TO BE ON THE TOP SIDE OF THE GRASS, IT HAS BEEN A STRUGGLE BUT THE GOOD LORD HAS LEFT ME HERE FOR A PURPOSE. DON'T KNOW WHY BUT I WILL KEEP ON GOING AS LONG AS I CAN

-IT WAS VERY INFORMATIVE.

-GOOD JOB.

-THANK YOU FOR YOUR UNDERSTANDING & HELP.

-This course helped me become clearer on certain subjects.

-GREAT TEACHER!!

-INSTRUCTOR VERY HELPFUL AND WELL PREPARED.

-great course

-I wish I had this long time ago. I learned alot from this program, witch I'm going to use starting right away. THANK YOU VERY MUCH.

-I believe if I had this information about 10 years ago I would be much better off and a little more financially secure thanks for the information.

-This course will enable me to make my budget more realistic and help me to better



live within my financial means. The course is time well spent.

-I found this course to be interesting and more informative than I expected!

-Thanks for the chance to know the truth about credit and for being able to learn the do's and don'ts and for the example budget forms...

-Every adult needs this book, its very helpful

-The book was very helpful and I learned things I didn't know. "Money in Motion" is a great course for everyone to experience.

-The course was very helpful for me. Thank you very much.

-LEARNED A LOT -UNDERSTAND A LOT MORE -WE WILL NEVER GO THROUGH THIS AGAIN- GOD FORBID

-I ENJOYED THE INFORMATION AND THE PLEASANT CLASS ENVIRONMENT

-The information in this course was very helpful. Thank you for making it easy and simple to understand

-Thank for this counseling. This will help me out alot. Thank you

-Thanks!

-Thank you for alot of insight on where I am spending money on things I really don't need.

-very enlightening

-I thought the information was helpful and I will be using it for myself, and I look forward to being able to manage my money better.

-We are making a budget for are home. This was a lot of help to me. Thank you,

-I so wish we had done this a year ago!! Wish this program was promoted as much as the "credit solutions" type programs are. Thank you.

-Informative.

-I learned several things I was unaware of from this program. Thank you.

-This was extremely helpful to my situation. I look forward to putting the information I learned to use in my life. Thank you so much!

-Excellent training program I have made copies to include in my personal counseling class

-the course was very educational for me and I am going to go by these chapters that I

have printed out ,1-8 to help me in the future. thank you

-Thanks so much for offering this course it has opened my eyes to the fact that if you stick to a budget it can and will work.

-Course was very helpful.

-this was a well thought out and informative program. I have learned alot thank you.

-thank you so much

-if I could get more information on budgeting and how to keep my spending in the right zone I would appreciate it very much

-I honestly felt the material presented was easy to retain. I had no problem answering the questions asked of me. I very much enjoyed having the material read to me as well.

-This was a very understandable course and taught me some things I did not know. Job well done.

-I was impressed with how easy this course was to understand and how helpful all the information will be for me to use in my life. I am also thankful of the very useful printable forms.

-thank you for providing me the opportunity for getting my finances and my life back on track. I will be able to use the course material as a future reference and guidance for keeping myself within my budget and make the proper decisions and goals for myself. Thank you again.

-Very useful and easy to understand information - I plan to apply it to my everyday life!

-This has helped me with the fact that I can save money, using a budget and having goals.

-She was a good teacher

-Very informative

-Information was well presented and I did learn some good tools to help in budgeting for myself and my family.

-Instructor was great!!

-Very helpful and true to real life situations. Examples were clear to understand.

-I first believed that the course would be an overview of what I (thought) already knew. However, there were some really good tips, and information that were new to me!

-This course was very easy to understand. I learned several things that I did not know

including that our budget should have "savings" as a top priority. It is difficult to take this step because I think, "If we can't pay our bills, how in the world can we save anything." There are probably spending leaks that we are not even aware of. Keeping a notebook on hand all the time will surely show us what they are. I am looking forward to making up a budget with our goals being the driving force behind our spending. Thank you very much.

-I think this should be taught in school

-Thank you for helping me with my problem. I will never get my self in this situation again. Thank you so much!!!!!!

-This course was very helpful. It did seem to be a repeat of the Pre-Bankruptcy counseling we received prior to filing. However, maybe the repetition will help me to remember how to manage my money a little better. Thanks for your help and time!!

-Very good training. Thank you for all your help.

-I learned alot taking this course.

-I have learned alot from this program and hopefully will learn from my mistakes

-This course was very helpful to me. I have learned alot from how to build my credit and how to maintain a budget.

**-EVEN THOUGH I FILED BANKRUPT, I WISH I WOULD HAVE TAKEN THIS COURSE BEFORE I GOT IN OVER MY HEAD. LIKE THEY SAY YOU LEARN FROM YOUR MISTAKES AND TRUST ME I'VE LEARNED MY LESSON.**

-I was very impressed with the information and it will help me make changes to enjoy my life. Thank You!

-budgeting topic was helpful

-The course was more informative than I expected and helpful thank you

-Awesome More people could learn from this. the school system should implement this course to students. It should be mandatory. Thanks

-I wish I had this course when I first got a credit card and when I first entered credit counseling. Had I had it there is a good chance I wouldn't be in the mess I am in now.

-Instructor was very well trained and helpful

-I now have the tools and knowledge to better help myself and now and in the future. this course was a tremendous help. I don't feel overwhelmed filing chapter 7 now.

-The class was presented very professionally and with the knowledge of the instructor, I think I can achieve my goal

-The course was able to be taken in the privacy of my own home and at my convenience. I was very pleased with that.

-A VERY EXPERIENCED TEACHER- HAD FUN LEARNING THE TOPICS COVERED IN CLASS

-Thank you

-THANKYOU

-I think this course is very helpful for people like me who have had these problems in the past to look forward to better financing in the future.

-Thank you very much for this, it make me think before I act.

-I've learned a lot about setting up goals, budgeting and knowing when I'm financially in trouble.

-Thanks for the excel files

-Thank you for helping me.

-Keep up the good work

-Teacher Very helpful and understanding

- I THNG EVERYONE IN THE MILITARY SHOUD TAKE THIS PROGRAM IT IS REALLY FANTASTIC I LEARNED A LOT AND WILL USE IT AND SHARE IT WITH OTHERS

-The information in the chapters is not only useful, but informative and helpful. I liked the review of things I've always known, but ignored. It made me realize how sloppy my own record keeping had become, and that I better improve my system. Thank you.

-good stuff for anybody

-Thank you so much for helping me understand

-BUDGETING IS THE KEY TO A BETTER WAY. THANK YOU.

-THANKS TO MS. BRIDGES I HAVE A BETTER UNDERSTANDING OF OUR SITUATION.

-I learned some things I wish I knew or thought of in 2003! Thank you for your program.

-The instructor was orderly and aware of how classes should be taught. Her demeanor was very professional and balanced.

-Excellent presentation

-thank you for your help

**-I found this program very helpful and informative**

**-Thank you**

**Grapevine Design**