

Money in Motion
Student Comments
January 15 – February 14, 2007

-This course has been inspirational to me in that I am planning my post bankruptcy lifestyle and budget in order to get myself back on the good track and found the forms and advice useful tools. I am glad this was a requirement.

-This course was informative. Putting "savings" at the top of a budget, setting "goals", and paying attention to "leaks" were simple, yet, helpful concepts which gave me immediate and future direction for my budget. Learning of the three types of credit, secured and unsecured loans, calculated interest, when to cancel mortgage insurance and how credit reports work will be useful. The importance of medical and life insurance made concrete financial sense. I regret not having had a stronger financial planning "education" from the day I got my first real job at the age of 13 at \$35 a week. Imagine... with a little savings from that first pay check and every pay check every year after that..., but it is an education I am excited to pass on to my kids! A sincere thanks the U.S. Bankruptcy Court for ordering me to take this personal financial management course.

-I found it quite helpful...I Support this test 100 percent! Thank you for giving me the opportunity to make my life better, and showing me better planning for budgeting my money, and to help me better plan for my future, teaching me how to save..Just makes since to pay your self first...I do understand better now

-This is really a GREAT PROGRAM! And really very helpful in my process of having to start all over again - this time, I will try my best to apply everything I've learn in this program.

-This online course has help me to see where I can make improvements in my budget and achieve my personal goals for financial success and better understanding about using credit wisely and how to stay free from debt, which give's me a stress free life.

-I loved taking this class on the internet. I found the information very helpful for my future. I learned a lot from this information and a lot of it I did not know about. Now I know why I found my self in trouble with not having money. Thank you for all your help.

-At first I was a little frustrated that I had to do this program, but am glad I did it! Many things I already knew but many things I didn't. I copied the entire program to put in my files and will

definitely be referring back to them for many reasons. Thanks a billion! I'm off to my new life.

-Wonderful facts and tips on budgeting! It will really help me to know what to look for and how to maintain my monthly bills and better management of my money each month! Thank You so Much!

-EYE OPENER, VERY HELPFUL.

-I really liked the online course. It was very user friendly and easy to understand. You were also able to refer back to different sections if there was something you may have missed.

-Thank you for the course and a new understanding of my finances at age 60!!

-I knew most of what was discussed here but it became very evident that I was not using my knowledge to help me. The way the course used my goals and my wants as the basis for a budget is a great a way to see it... Thank you

-Thank you so much for the chance to really know where I stand with my finances. Now I truly know what to do so that I will never be in the shape again. Thank you so much. I will use a budget from now on.

-I really enjoyed this workshop. I thought at first I just wanted to get in done in 120min. not one second more, but I put the extra time to really go through and make sure I understood everything. Thank You!

-THIS CREDIT EDUCATION WAS VERY HELPFUL AND HAS ENCOURAGED ME TO SET GOALS AND BEGIN USING A BUDGET AND TO BECOME FINANCIALLY MORE RESPONSIBLE!!

-Excelente programa, de gran ayuda para el beneficio de economia

-thank you for this valuable tool .I feel this should be a mandatory for Life , taught in high school.

-I WANT TO THANK THE STAFF AT CONSUMER CREDIT COUNSELING FOR THE HUGE AMOUNT OF PATIENCE AND PROFESSIONALISM THAT THEY EXTENDED TO ME IN MY JOURNEY THRU BANKRUPCY. IT WAS NOT EASY AND WAS VERY UN- NERVING FOR ME AS I WAS LAID OFF OF MY JOB RECENTLY. THEY WERE TOP OF THE LINE AND VERY KNOWLEDGEABLE IN HELPING ME REACH MY GOAL. THANK YOU*.**

-Well put together

-Nicely done! Being able to read the course as well as listen to it was very helpful.

-EYE OPENING

-This Program was very helpful. Thank You. -thanks for the help and information

-Everyone should take this class

-I will use a budget at home as much as I can. Instructor was very pleasant and made you feel at ease.

-I thought that this was/is a very helpful course & learning experience.

-Thank you so much for this program. I was recently divorced and much of the debt from the marriage was transferred to me. I was forced to file bankruptcy in December. Thanks to your program I can see that it will not take forever to restore my credit and I have learned some valuable steps to start right now. I also learned much from the budgeting chapter. I thought I had a good budget but I realize that there are many things I left off. Thank You

-The info should be taught in school and be a mandatory class. It was very helpful to me. I believe my life will be much better knowing and doing what I have learned. Thank you

-I really think this is something everyone should know. Was very helpful and plan to use this information, in my life. Thank you

-This course covered a lot of material, some of which I knew and some of which I did not know. It was pleasant, simply stated, repeated several times and very helpful. Thank you!

-A lot of useful information. Quite a few things I didn't know

-thank you for explaining what a budget really should be and for helping me to make my own

-This is a very good program, but I wish that I could go to the forms any time I need to or share them with family members. Thank You,

-Great course and information. Thanks!

-Thank you for the opportunity to improve my financial life.

-I truly was glad to take this class. I do believe that this course will help me. I learned a lot taking the course.

-Not a bad process. Very informative and I learned a lot.

-This has been extremely helpful. There were definitely things that I wasn't aware of. Thanks

-Great Program. Thanks

- this was a very useful course. I learned a lot, and hopefully I won't be doing a bankruptcy again. I will use the skills that I learned in this course.

-Very good information

-Could have used this course back in high school...should be a state requirement before graduating high school. Good information, wish I knew then what I know now. Thanks.

-Thank you very much!

-This course showed me the importance of budgeting and the need to keep important records safe. I also learned how to be better organized in my filing system.

-VERY HELPFUL

-I learned a lot of helpful information. A lot of things I did not know. I will put to use. Thank you.

-Very beneficial. Should be a required course in high school

-thank you

-Thank you. I did learn a few things.

-Very informative course which I printed out for future reference and use. Thank you!

- I did get useful info from this program and do not feel that my time was wasted. Thank you for making it available.

-I wish I had this information a few years ago.

-very surprised at how interested I became through the course of the program

-Thank you for your help.

-Thank you!

-Excellent program I learned a lot

-Thank you!

-She is an awesome teacher

-Great Class! Thanks.

-It's A GREAT PROGRAM THANKS

-Thanks!

-The class was helpful. Gives lots of ideas on how to save money.

-This course has helped me tremendously! I have learned a lot and will apply it to my life!. The teacher is absolutely wonderful!

-The teacher was very helpful

-We have learned so much about finance. We really recommend to others to take the class even if they are not filing bankruptcy.

-Very good for a mandatory class.

-This class was very helpful to me. Very informative

-Thank You.

-I am very thankful to you for this program

-Thanks I learned a few good things.

-There was a lot of useful information that I learned from this program that no one else had brought to my attention. Thank you

-very informative

-I learned about a budget and I will use one

-Thank You

-This course was really helpful. I learned a lot of things I didn't know before.

-I am excited about receiving a fresh start!

-Thanks, it was fun.

-This program helped me a lot, in ways that was related to questions that I always wondered about but never knew the answer. thank you so much!

-Thank you very much I believe that the information that I learned today will be helpful in my future.

-Very good program, really helped me put my spending and debt in order.

-This is a Great Course and is very helpful to understand the financial ways to deal with problems!! Thank You!!!

-this is a great program; I wish I would have went through it sooner.

-I learned some things in this program that I did not know. It helped thanks

-most things listed to help in a financial crisis are things I am using in this very instance, yet I learned I will be capable of reaching my goals if it is in writing and in my wallet or check book. This has been a great help!

-This course was very informative and useful. I learned a lot and plan on implementing all that I learned

-I have always had goals financially but it always failed. After reading about this, I understand what I was doing wrong. I feel that utilizing what I have learned, I will succeed now!

-Hi, I consider myself someone who is on top of things, but the course really did help me think about consequences, something I usually ignore.

-Helpful.

-this course was set up very nicely and will use this information in the future

-I definitely learned several things about this course and "wives tales" were either confirmed or denied about what I had been previously taught about credit and how it is reported/used.

-I THINK THIS WAS A GREAT LEARNING EXPERINCE FOR ME AND IT WILL HELP ME TO GET WHERE I WANT TO IN LIFE.

-Very good info. Great to be able to take it at home since I have a baby.

-Wow this really helps me in my life!! Not to make mistakes and credit is a privilege!! Thank You!!

-I intend to try my best to follow a budget.

-I didn't know about most of the information in this seminar/class. I will begin to incorporate a budget and monthly reconciliation of statements. I will also pay more attention to how I spend money BEFORE it's spent. I wished this type of program was taught in primary/secondary schools; to prevent others from experiencing this type of debt.

-Good information - anyone applying for a loan of "any" kind should be required to take a similar course so they know what they are getting in to ahead of time.

-this WAS A VERY GOOD BASIC COURSE FOR ME TO TAKE. IT HELPED ME TO UNDERSTAND SOME BUDGET MATTERS BETTER. THANK YOU FOR YOUR HELP AND PATIENCE, RESPECTFULLY SUBMITTED

-This course includes bankruptcy information at the end of the last chapter and is required to be taken after petitioning the court to file for bankruptcy. A little untimely don't you think? Also, the information on what collection agencies could legally do would have been far more helpful and beneficial prior to our court date, considering we were called at home, my husbands job at work was jeopardized and we were out and out lied to by at least 2 collection agencies. The course was informative and well done and would be beneficial to individuals without this knowledge and given in a more timely sequence when required by the courts.

-This course will be very helpful in my future!

-I learned a lot from this program. I will put together all the knowledge learned, and better my financial future. Thank you for making it easy to obtain the information, and to do the test on-line.

-Taking this course has really opened my eyes! Thank you,

-Could not be any better

-A lot of this training I already was aware of and used. This is a training that every teenager should be required to take around the same time they qualify for a driver's license and a job. If I had known some of this important information years ago, I might not be required to take this training now.

-This was a very informational course and I will use most of what I have learned in this course.

-very helpful-thank you!

-THIS WAS A GREAT PROGRAM AND I LEARNED TO BUDGET MYSELF AND TO SET MY LONG TERM GOALS AND TO STOP SPENDING MONEY ON USLESS THINGS.

-This course has really opened my eyes to understanding all aspects of my financial well being, and I am sure that the information I have learned will help us improve our credit score, and keep us out of debt, Thank You.

-Very well done

-Thank you for your support.

-Thank you very much for the support and hopefully I can correct the mistake I have made in my credit.

-I am looking forward to starting a new financial life. This class has given me the basics to get started. I would like to take more classes to learn even more about investing and saving for retirement.

-Should be taught in high school

-Great course. I will use the information I received to avoid making the same mistakes I've made in the past. Thank-you

-Program did not flow w/ the book

-Very well done. Teacher did a fine job.

-Informative-learned new ways of budgeting and establishing credit

-Class was very informative

-Will try to use a budget at home

-This course was helpful to me and I will use the information that I didn't already know to plan my future. Thanks.

-Very good information I have printed the info for further use and reference Thanks for your useful assistance

-Very nice teacher

-a course like money in motion should be mandatory to have before graduating from high school. Information about budgets, savings accounts goals, keeping in mind your goals when tempted to spend money foolishly. all this information is a good foundation to build on for everyone's quality financial future.

- thanks for everything. I understand learn a lot from this course, again thank

-Hi, The course was very useful for my plans to get my finances back on track, Thank You very much.

-**"She was very good and knowledgeable."**

-It was worth reviewing these steps.

-Wish I would have known this years ago.

-I learned many things from course. I am glad I took it.

-Thank you very much.

-Very informative.

-I am so glad I took this class it is very help full I am going to continue to use it

-This has been a very educational benefit for me. I have definitely learned several things I did not know. I fully intend to follow a budget and put into practice other things I have learned from this course. Thank You

-Easy to read and apply with real life examples.

-I thought this was a very useful program and I am looking forward to using what I have learned

-Material is extremely helpful. I think you should provide more time. I felt rushed toward the end.

-I think a course like this should be required before graduating from high school.

-I ENJOYED THE COURSE. I LEARNED IMPORTANT INFORMATION TO HELP ME IN MY FINANCES.

-I really liked doing this even though I had to take this and I didn't need it. Its cool and I'm sure it can help people. My situation is different then most. But I'm sure that gets said all the time. Thank you I like the program if was informative well some of it anyway.

-I THOUGHT AT FIRST: WHAT A STUPID REQUIRMENT BUT I LEARNED A LOT FROM THIS CAURSE LIKE "PUTTING THE SAVINGS AT THE TOP OF YOUR BUDGET" SOMETHING VERY HELPFUL AND I WILL USE IT. THANK YOU

-good course overall

-The budget graph is going to be a very important tool in our life to make a fresh start. Thank You

-Thank you

-As a budget analyst for many years, almost all the information provided was in use. I did in fact learn some things I wasn't totally aware of, and I appreciate the course. I didn't get into this situation because I didn't do these things, I got here when a family court judge and lawyers took half of all I had (the wife got the other half), reduced my income by half, my employer (US Government) defrauded insurance companies and I reported them and then resigned, and I was unable to find adequate employment in a small rural town. I appreciate all you help. Thank you

-This course has given me more knowledge budgeting, setting goals, and how fee's (interest) are calculated in credit cards.

-This will be a great new tool to help me and Julie in our new budget planning. Thanks for all your help. -

-Thank you for providing this very informative and important course. Many good tools and also important contact information is provided to enable incorporating new skills when working with finances. Sincerely

-VERY FRIENDLY LADY, GREAT HELP. NICE CLASS, THANK YOU

-I thought I knew everything about budgets and finances. I was wrong this course open my eyes to things I need to do immediately. Thanks

-VERY HELPFUL, VERY GOOD. REALLY INTERESTING

-The courses were adequate and very relevant to my situation just something your never consider.

-It is a learning course and I will be able to put to work in my Life now

-Informative and well organized.

-Thank you!

-Had this all in HS but should have paid more attention

-At my age, I thought I knew most everything about credit, and credit scores, interest rates on credit cards, etc...But after taking

this course, I see how much I did NOT know. It really is very helpful.

-No Comment. Keep up the good work.

-Great Class! Learned a lot.

-I will be signing up for 1-2 other classes to learn more about budgeting and personal control of finances.

-Thanks for the advice, it was very helpful.

-I think this course will help me to better handle my finances.

-He made taking this class very comfortable. This class was very informative and will be a great help.

-Thank You ! Please fax my certificate to my Attorney ASAP
Thank You !

-He was very personable, answered questions fully and still kept the class moving--Thank you

-Great Class, Thank You!

-Very Helpful

-These type Courses should have been an elective in high school, I think many people don't have this knowledge until it is too late.

-Great Teacher

-Thanks for not timing me out. Please don't shorten the time on it.

-It was just cold. Other than that, teacher and course was informative and knowledgeable. Thank You!

-The 3x5 card and the notebook in purse were excellent ideas. I try to memorize a lot of things and when you are in a hurry, you get lost so easy. I will carry both of these with me from now on. Thanks!

-I wish I had taken such a course and applied it before I ended up in bankruptcy. Thank you.

-I LEARNED ALOT

-Thanks for this I needed it! I feel like my dreams can come true, now that I have direction, THANK YOU!

-Keep up the good work Mike!

-Extremely interesting and useful

-All the information is good to for anyone to know and Thank You

-Thanks

-The audio really helped, with my mental disability... I have trouble reading.

-Although I was aware of most of the material, actually reading it and learning that it will help me financially was extremely useful. I would definitely start implementing these steps in procedures in my life.

-I learned quite a bit from this course. Thanks.

-This course should be offered to everyone, especially young people just starting out in life. I learned a lot from this course. Thank You

-I am so thankful for this course. I really learned a lot and look forward to applying it to my financial future!

-Thank you for having this course online.

-I like the option of audio. It is helpful because I am a slow reader. It would have taken me longer and probably would not have learned as much.

-I copied all necessary budget plans and goal plans to keep and use in our home. I also, printed up all chapters to keep for review.

-the course gave me a clean method for setting up and following a budget, and good information on how to get back on track if you start losing control of debt again. This was very helpful!

-VERY GOOD AND USEFUL PROGRAM, EASY TO UNDERSTAND

-This was a wonderful thing and I really did learn a lot. I hope I got enough info. To improve and change my spending lifestyle.

-THANK YOU VERY MUCH.

-When e-mailing user id and passwords, make letters larger or easier to read. Thanks

-Thank u "Money In Motion!" I will use these helpful hints so that I will never be in debt again.

-Thank you greatly for the opportunity to take and complete this course!

-Thanks very much

-Program was very informative and will definitely change my ways of budgeting and handling money....

-this was a great course to take I did learn a lot from it. Thank you...

-This was an excellent program for me!! I will start to change my spending habits by implementing the tools and guidelines you have given me. I can not thank you enough. I only wish this was available when I was younger.

-Great information I learned a lot.

-This was a great course. Very much worth the time and money. I wish I had this course when I graduated from high school and I wouldn't be in a negative situation.

-It helped having the audio and reading along.

-I will take some of the information and use it in my life. There were simple things I could be doing that I knew already; this was a reality check for me. Thank you!!!

-this program was very helpful and informative and I believe that by taking this course I will be better at budgeting

-Thank you for helping me.

--Thank you for this resource.

-This was a very informative and educational course. I was really impressed with all of the information. Thank you, I will begin to use this information and pass on to my kids.

-I was pleased to see that there was a wide variety of information to help you. I.e.: ftc.gov to see about fraud. HUD classes when buying a house... good for 1st time home buyers.. and the BBB and attorney general if you are not getting any where with a purchase you are unhappy with. I feel that the class was helpful and gave me good information to use and share with others.

-Thank you for this course. My spouse took it too, and it has dramatically improved our marriage!

-Thank you. I've actually learned a lot of things that I needed to know. All of which I wish I would have known when I was just starting out. This will definitely help me with my road to re-establishing. Thanks again.

-Wasn't as hard as I thought it would be.

-It was very informative and I learned some things I was not aware of before.

-The course is very helpful and makes the individual re-evaluate their financial status much better. Thanks

-Thank you for this opportunity to assist me with my budget and regaining financial stability.

-I found each chapter clear, concise and very helpful. I have chosen to print out the information as I want to have it available to refer to in the future. Overall, a very helpful and informative course.

-There was very useful information on this test I plan to use in the future. Thank You

-Thanks for providing this online service...it was nice to be able to do this at my speed and in the comfort of my home.

-I think this course is very helpful and I wish I had it earlier in my life.

-It was very helpful for me to sit down and read it by myself but it made some strong and good points towards me. I thought it was very helpful to understand the course of it.

-the people were great

-Thanks for all of your support, and this information will be used in the future. Sincerely

-Extremely helpful and easy to understand. Well worth it.

-Esta clase me ha servido de mucha ayuda. Muchas gracias.

-I think this test is extremely helpful. Maybe something like this course should be offered in high schools to teach students how to budget their money. This course would help solve the problem before it even became a problem.

-Thanks for the helpful information.

-This course taught me about things that I didn't know about and also gave me a few tools to help me out in the future.

-Thank You

- I do not know the teacher's name. My only thing I can say is I wish I'd known about this many years ago.

-Thanks for helping...

-Lot's of useful information

-THANK YOU FOR ALL YOUR HELP.

-I am so glad I took this course. There are so many things I am going to do differently to get my family out of debt and back on track. Thank you so much!!!

-I truly appreciate your assistance in taking this course and I feel that in the future I will be able to reach my financial goals and hopefully not find myself in financial difficulty again.

-enjoyed it

-I learned a lot of information I wish I knew before. I thought the program was a wonderful program. Thank You

-Very Interesting Course. I felt I have learned some things I was not aware of.

-thanks for the course online

-I wish they would have offered this back in college!

-Course was quite useful and eye opening

-Thank you so much!! I have learned a lot and can't wait to start fresh!!! This makes me feel good! Thanks again!!

-I truly enjoyed this course and picked up some useful pointers

-I felt this course was very helpful and provided a lot of information. I am going to use the folder system to put my information in. With the fresh start I will take the time to prepare a budget for my family and me.

-very informative I learned a lot Thank You!

-I'm not happy on the problems I put myself in, but I'm glad that I was able to take this course, it really taught me a lot. I will use this for the rest of my life. Thank you

-Thank You for helping me learn more to succeed with my finances!

-This program is very helpful. Thank you.

-Very helpful.

-Excellent Program

-I have learned many things that should have been taught in my first 12 years of school. Thank you.

-I think this was a very valuable course and appreciate the valuable information you have given.

-This was an excellent course and I can't wait to put my goals in my wallet. Thank you

-This course helped me to learn the truth about some financial "myths". I now have a better understanding of how to keep better track, and keep a budget.

-Thank you!

-Very educational. Wished I had seen this before all the crap I'm going thru now. I believe every person should see this material. It was eye wakening and excellent information. Thank You!

-Wish I would have known this when I was younger

-Initially I didn't know if this would be helpful but I have learned a lot more about budgeting than I thought I would.

-I was very pleased with your course

-Thank you for all the personal help and courtesy on the phone and in-person. It really makes a difference !

-I have learned many tools I can use to balance my budget and have a promising financial future. This course was just what I needed at this point in my life. Thank you.

-thanks for help

-I found this course to be very informative and educational. Thank You

-I thought this course was VERY informative and well put together! Thank you!! I copied all of the information to refer to in my new life with a BUDGET!!

-I learned a lot and the material was easy to understand. My only problem was that when I logged in, I had to retake tests I had already taken. I also had to take the final exam twice. I believe I submitted it correctly. Thank you for your service.

-This was really helpful. I learned more and am now able to understand the benefit of taking the credit counseling course. And thank you.

-This course was very helpful and I know it will help to budget toward my goals. Thank You!

-Good information and valuable information. Helped realize my excess spending. Thank you.

-I have used credit counseling services and found them very helpful. I think that I have learned a lot about budgeting and not feeling guilty about trying to save for my future.

-She was great. I see a change in my life already.

-I thought it was a very easy to understand program with many helpful solutions and advice

-There should be an explanation on logging out since this is a timed course.

-Very Helpful

-Thank you!

-Class was very informative Enjoyed it!

-Thanks

-I am going to begin a budget, which is much needed. Thank you very much!

-I found the information helpful.

-This course was very helpful. I wrote down a ton of hints, processes, do's and don't and printed off all of the budget sheets and forms for future references. The chapters were easy to follow and the quizzes at the end of all of the chapters refreshed the important ideas within that chapter. Thanks for all of your help and the great idea's for my newly created budget.

-this was very helpful and I loved this program. I think the new law was a very good idea. Thanks

-I WILL START A GOAL PLAN TO ANY PROCEDURE OR ENDEAVOR THAT I DECIDE TO ENGAGE IN. I LEARN ALOT FROM TAKING THIS COURSE AND WILL INCORPORATE THIS IN MY EVERYDAY LIVING ARRANGEMENT. THANK YOU!

-Thank you for the opportunity presented to me by taking this course.. It will change my life immensely, as I will use the budget forms and other course files that were in the course..Sincerely

-An excellent program.

-Very good course. I will re-read many of the chapters. THANK YOU VERY MUCH

-THERE WERE MANY THINGS THAT I DID NOT KNOW ALL OF THE DETAILS ABOUT OR HEARD OF AT ALL UNTIL I READ THIS INFORMATION. I PRINTED IT OUT AND THINK THAT IT WAS VERY HELPFUL, AND WILL BE AS WELL IN THE FUTURE. I LIKED THIS COURSE A LOT AND TOOK MANY NOTES. I WOULD TELL ANYONE IN MY SITUATION THAT THIS WAS A GREAT COURSE TO LEARN FROM. THANK YOU.

-THIS COURSE WAS VERY HELPFUL TO ME, AND I WILL USE IT VERY WISELY EACH AND EVERYDAY.THANK YOU

-had a lot of good idea's to help me try to get ahead and save money with a budget I really am going to work hard at reaching my goals so I will not get in the shape I am now

-Thank you for putting this together and making it easy to do from home on my time.

- Online was definitely a major convenience, especially for those working the odd hours.

-Thanks so much..I was nervous and wondered why I had to know these things. Now I know! Thanks so much for filling me in on a lot of things I did not realize..I will be sure to say NO! and watch out and put my self on a budget in be very careful not to get into this situation again! God Bless You and THANK-YOU!

-Was surprised to see how simple it can be to set goals for future. Budgeting is the key and I will definitely do a goal card and put in wallet and pin to myself. Very helpful- it will save lives

-I thought the course was excellent! I learned a lot of stuff about finances, contracts and Insurance that I wasn't aware of before.

-At first, I only took this course, because I had too! But, after taking the time to read the course, I realized how much I needed this course and it brought me into reality. I can finally help myself and prevent this from happening again! Thank You So Much!

-Thanks so much!

-I have a hard time reading sometimes... the audio to assist was helpful

-Already use a budget

-I thought the course was very helpful and I wish I would have taken it sooner in my Life! Thank you very much for all the valuable information

-The course is very helpful and informative.

-Very Helpful

-EVEN THOUGH I THOUGHT I KNEW WHY I GOT INTO FINANCIAL DIFFICULTY THIS COURSE WAS INFORMATIVE AND CLEARED UP A FEW THINGS. THANK YOU

-Very Informative. Thank you.

-I learned a lot My Mother has been a great Help The financial Management Education also. I will come back and teach my self. My Mother is helping also reach my Goal Stay out Of Debt.

-Great course. Teacher was helpful & put the discussion in easy to understand terms. It was very helpful.

-This was a difference experience taking class over the phone. I like it. I think I learned a better way to get my life straight.

-I would recommend this facility to others.

-After reading the book I now know how to manage money properly

-The course was very informative. Budget will be my #1 goal

-Thank You

-Helped to get me motivated again after my bankruptcy. I didn't think that would happen for a long time. Thank you!

-I am very excited about the budget I made in chapter one. I will begin implementing it immediately.

-I did learn something today...thank you so much

-The course was very informative.

-THE MATERIAL WAS REAL HELP. I KNOW MORE IN HOW TO GOALS AND BUDGET FOR ITEMS IN THE FUTHER

-Thank you. I can share some of this info with family.

-thank you

-Excellent

-I truly plan on using this information to set up my budget and use it. I feel this course was very helpful.

-This class should be available and advertised more to the public and schools. This was an excellent class for me and my wife. Had I taken this class 10 years earlier I probably wouldn't have done bankruptcy

-I FELT THAT THIS PROGRAM WAS HELPFUL AND WILL USE THIS IN THE FUTURE

-Very helpful information. I will definitely utilize what I have learned from this course.

-This was a very helpful course! I learned a lot that will be very useful for my future! Thank you!

-thank you....it'll make a different in my life...thank you again

-Thank you for providing me with this information; and I will use what I have learned in the future.

-I learned a lot of helpful and useful information from this program. There was a lot of questions that I needed answers to and thanks to this program I found all the answers that I was looking for. THANKS

-Thank you for offering this course online.

-THIS IS A VERY GOOD PROGRAM AND I WILL USE EVERYTHING I LEARNED TO ASSURE I NEVER END UP IN A SITUATION LIKE THIS AGAIN!

-I liked the online class because I could do it to fit my schedule.
Thanks!

-This was very useful and important information, something that can be added to assist in rebuilding my credit and establishing my goals.

-this was very helpful

-I found this online financial management course to be helpful and educational, as well as interesting.

-Thanks, very helpful.

-I think that this is a very helpful course. I think that this will help out people if they do what it says!!

-Very valuable info.!

-Very good course. I learned a lot.

-This was a very informative course. I learned more than I thought I would. It was very simple and easy to understand.

-Course very informative; and easy to understand.

-thank you for helping me to start over

-Taking this class has really enlightened my way of thinking about credit cards as fast & easy money (no such thing)

-This class was a big help. I didn't know all the info. It was good I will use the materials learned to better my life.

-I think these classes can be really helpful

-Class was great, informative, amazing and an eye opener!

-Class was very informative.

-This is a very helpful course. I wish it would have been available to me as early as my senior year in high school. I think I would have made a lot better decisions in my past had I taken this course then. Thank you for this course.

-Thank-you for the simplicity of the material; the format helped me to think about my everyday activities and then relate it back to credit-worthiness. I have concluded not having flexible goals in focus and written down WAS my main problem. Thank-you for the course.

-This actually helped me out. I have a budget plan now I feel comfortable and faith it's going to work in my favor. Thank you.

-I enjoyed this program and I will take what I've learned today with me. As a life learning tool. Thank You

-thank you for this service. Although I know most of this information in a general way, I was able to get the details and nuances more clearly. I have made copies of most of the chapters and plan to keep them on file. good program.

-The agency has been very helpful and kind

-I wish I had learned this thirty years ago. Thank you for providing me with this opportunity to truly get back on track. Thank you to all the staff who were so courteous and helpful.

-The course was really helpful. I learned so much form the course. I will follow what I have learned regarding getting control of my finances in the future. Also getting organized.

-Learned a lot from course.

-I felt comfortable in my own home taking this test. T hanks

-I REALLY LEARNED MORE THAN I THOUGHT I WOULD.

-I really enjoyed this program. It taught me a lot of things I did not know and I printed out the forms to help me budget my money.

-I really appreciate help, I will definitely use plan to achieving a better financial future; thank you.

-THANKS FOR THE PROGRAM IT WAS TRULLY EDUCATIONAL

-thanks for the information,,,,,,,,,,,,it was really helpful!

-I was not looking forward to doing this class but I am thankful I did, I have gain useful knowledge that will help me plan and obtain my goals and more importantly manage my debt. Thank you! Blessings

-Thank you for this helpful course.

-I have learned a lot, and was uninformed of some of the information in this course. I am glad I took the time to take this. It was interesting.

-Thank you for providing this course to help me understand debt management.

-thank you for another start in making a budget work

-The things that I learned from this course will definitely be helpful in re-establishing a new start on our finances.

-I learn a lot that I did not know and thanks for helping us.

-I found this course a great learning experience.

-I appreciate the helpfulness of your company. Everyone I have worked with through this process has been wonderful! Thank you.

-The online option was great. I appreciated being able to print out the material and the budget form!

-I do have an excel budget prepared and have been using it, but from this course and what I have learned I will be making some changes in my budget. I will add savings first and also set up a household savings account. Thank you so much! LOTS OF VERY HELPFUL INFORMATION

-I think I will find that carrying the goal card with me will be useful. I appreciate chapter 7 on Consumer Laws. I liked this program. Thank you.

-this program was worth taking for my future life style, & will benefit family and I. Thanks so much

-The way the information was presented influenced the way I had been thinking about attaining financial goals. I knew many of the principles already, but really had no direction in implementing them and achieving desired goals. What may seem like simple information to some is very eye opening to others like me.

-Thank you that was quite interesting

-This class I thought was a great educational tool to help me in the future w/my finances. I plan to use the knowledge that I've learned through this class and hope that I don't have as many financial issues in the future.

-I was a little intimidated at first, then when I got started, there is a lot of very helpful suggestions that I will be using, to have a budget, and to achieve my goals. I am going to pass this along to my kids to help them understand how to spend their money correctly. Thank you very much

-good course

-Being able to do this online was convenient and nice.

-Very Useful!

-This is an absolutely fantastic program. I learned so much in this program. Very well written & very easy to understand.

-I feel after taking this course I am fully aware of where I went wrong with my finances. I could relate to all chapters and look forward to utilizing the information I have processed and I now feel there is hope to rebuild my credit.

-Good Program !

-I found it very helpful & definitely it's going to help others who got debt problems.

-The classes have helped me to manage my money better. Thank you for your knowledge we received.

-This really helped me evaluate the necessity of having a good budget.

-you made it easy to understand the fact that we need to set goals and follow a budget.

-VERY HELPFUL THANK YOU

-This course was very helping to me I learned many helpful hints

-I appreciate the experience and am glad that it is now required. I just wish that could be the same for everyone that applies for credit cards.

-Great info it should be a high school prep class for preparing teens for the future.

-better than expected, very useful

-Program was easy

-I learned very important items that I can start doing to manage my money more efficiently.

-Thanks.

-I didn't know how easy it was to make a budget.

-this was very informative there were a lot of things I did not know and I will use them thank you

-Very informative.

-I was pleasantly surprised at the amount of helpful information in this course. It will definitely help me in setting up a working budget and sticking to it. Thank you.

-This was a very in-depth course of information that is a useful tool to life experience. more people should be aware of as early as high school age and beyond. thank you so much time well spent.

-Thank you for all your help this program should be taken by everyone anyway bad credit or not. there are so many things that you just don't know that could change your everyday money problems. once again Thank you so much have a blessed day.

-I enjoyed that I could take this on-line and learn this great amount of information.

-Very Good Class!

-I think this program was very helpful, and will help me in the future. I am excited about starting a budget and setting goals for myself. Before this program I had no ideal where to start, now I do. Thanks

-It will help me in having a better budget in my future life.

-I actually learned something about budgeting and will begin using some of the techniques that were in the course work. Thanks.

-There were several things I learned here that I was not aware of before the course. The most helpful at this time was info on home ownership and the budget outline. Placing the savings at the top of the budget is something that I have heard before but not practiced. I have implemented a budget but your outline will help me immensely.

-The course was very helpful for my day to day living.

-Very Good

-Teacher's dress is very fit & appropriate for the occasion.

-Great source of service for self and to others known to me. Thanks!

-She was very helpful. She explained very well.

-Thank you

-She did a good job.

-Thank You.

-I used your on-line service. I was given great help when I called in for help during the course. Thanks

-Thanks.

-Thank you for your help.

-Could use some information about the best ways to improve or re-establish my credit.

-Excellent

-It was a world of information that I never knew, and now that I have this knowledge I'm on my way to recovering my life. thank you

-I thought the course was very helpful, something that should be taught in schools. Thank you

-The information contained in this course was very simple yet very effective. Thank you.

-Course was very educational

-There were a number of relevant and useful points made in this course. People without financial problems would benefit from the content.

-I know now how to weight out and budget my finances. thanks so much

- I wish I'd known much of this information before getting into so much financial trouble, but I'm hopeful and will consult the printed materials (which I'm very happy to have).

-I believe this program has helped me and my wife with better judgment

-Thank You

-Thank You very much. Outstanding

-This course told me a lot about things I didn't know about

-Very enthusiastically presented

-Really well put together program. I will use the budget excel sheet and the goals sheet. Thanks.

- My husband is 71 and I am 68. I feel a lot of it is too late for us and it would have been nice if we could have gotten these classes sooner

-Very helpful information.

-THANKS!

-Great information and very helpful to allow me to start a better financial plan and goals.

-This course will be helpful in a couple of ways. 1.I can save money even if I don't make a lot. 2. I didn't know about the universal credit act.

-I REALLY ENJOYED. I LEARNED MORE THAN I KNOW THAT WILL HELP ME LATER ON.

-I wish I knew of this info in my life earlier

-VERY HELPFUL CLASS.

-It was time consuming but well worth the time and effort plus very helpful.

-I am determined to adjust my life and budget to the information that I gained from this course. Thank You, Thank You, Thank You for this course!

-I think this course should be given to all seniors in high school. However my situation was medical which caused me to lose my job and home. I think there should be a hardship law to protect people with our type of issues so that a real illness that put you in the situation you get help until you recover and it not last for ten years. I will make sure that my daughter sees this. Thank you.

-Great learning experience.

-I have been to this agency a few times and everyone is so friendly and helpful. that makes a difference and it makes it easier to make a decision when working with such hard issues.

-Well, worth the time spent!

-It was helpful I will start using a budget I can see that I don't keep track of where my money goes I will also take time to start a filing system because I have not kept good records I guess this is never too late

-There was a lot of information given that I had never thought of. I would have never thought to put savings at the top of the budget. I wasn't one of those people who over spent. I got divorced and had no way to support my daughter. We lived on credit cards to pay bills and buy groceries. This made me aware of new things to not get back into this situation again and how to get on the right track and see the light at the end of the tunnel!! I have hope that my credit won't be shot forever. Thank you!

-This was a great learning experience. I learned a lot.

-BENEFICIAL TO EVERYONE. THEY NEED TO TEACH THIS IN HIGH SCHOOL 101!!!

-This program filled in the missing education. I already understood part of it but It filled in the missing gaps and answered questions that I wish I would have had answered before the problems arised.

-think you for opening my eyes to where I was making a mistake on spending .I now use a budget book. Cameron Alexander

-This course has truly helped me to understand how to budget my spending. I guess at the answer and was right. I have try to figure it out, but some were down the line I get lost, this one question got me to really thinking about how to save money, so please e-mail just how to dot. My money was well spent on this course. Many Thanks

-HI I learn a lot from each chapter it will help me with years to come Thank You so much God Bless You

-The goal card information and budget sheets were very helpful.

-thanks to all for your help

-The class was very helpful. I can benefit from what I learned.

-Thank you.

-Presenter was very helpful and informative.

-Could be longer so that you got more detail.

-thank you for helping me out, I'm going to use this in my life a budget.

-A good course-we like to know even more.

-THANKS FOR THE CLASS. I LEARNED SOMETHING I CAN USE.

-THANK YOU. I ENJOYED IT.

-I found this course very useful and informative. I will apply what I have learned from this course to improve my financial future.
Thank You

-will be helpful to my future

-Gracias

-Very Helpful in Developing New Lifestyles!

-THANKS

-Very helpful and it had steps to tell me how to control my finances.

-Although I was only here to help my mother-in-law because she is 82 years old, it was very easy and helpful for her to understand. All I did was work the mouse and scroll the text for her. I did learn a lot myself about budget and obtaining my goals. With this info, both of us will benefit from this course!! Thank you.

-She was very positive, upbeat and extremely helpful and friendly the same way she was when she counseled me and husband.
Good Job.

-Very Good, but need coffee.

-I wish I had known "ALL" that was covered in this course many years ago ~ ~ then I would have most assuredly gone about doing my finances differently and would not have gone into bankruptcy! Thank you for being so clear and precise in each of the chapters ~ ~ the four questions after each chapter were a great aid in taking the final "TEST" ~ ~ again, thank you for your help.

-I learned something to budget your money or spend your money.

-Maybe you can teach an old dog new tricks

-Very Good!! Should be part of every High School Curriculum.

-Good for people with no understanding of finance.

-I did learn a lot hope I can use it in my life now

-Thank you for this course. It was eye opening

-I enjoyed the class very much. I really need nothing. vacation, camera, new clothes, shoes. I enjoy sitting at home and relaxing. Married 49 years.

-Require course of high school students.

-A life changing experience.

-Great stuff, very helpful.

-This was the best thing for me. I want to thank the new bankruptcy laws for having me take this course. It was a great learning experience.

- This course was very helpful; I can now see where some of my decisions were wrong. I feel I will do better in the future. Thank you.

-THANKS FOR THE HELP!

-THE CLASS HAS BEEN VERY HELPFUL. I AM INTEREST IN TAKING THE CHECKING ACCOUNT CLASS AND WILL CONTACT THE OFFICE. THANK YA.

-I learned a lot from the on line tutorial and quizzes

-Everything in this course is very helpful.

-Thank you so much for the knowledge that I have learned just from reading these forms I hope that I can budget my money so that I can have a better life.

-This was very helpful and I know I will take steps from this to better my situation and keep it on the right track.

-I was impressed by Ms. S belief in me. I am grateful for her prayers and support. I have learned many things that I will be passing on to my children. Thank you

-Thank for everything

-I just want to say thank you for this learning experience. I'm sure this will be helpful to me in the future as I try to rebuild me credit.

-Thank you for having this online

-great class Thank you

-The spreadsheets are great in helping setup a budget and it is very useful on how that budget should be setup.

-It was very beneficial.

-It's a big lesson to learn the hard way but we got to do what we got to do. And the program like these, really helps and will give you the power back to the right track on how to handle money, the responsibility and be aware of the repercussion and never to pay a high price again from all these mis-managed money problem. We are truly THANKFUL for this program.

-Very informative--learned a lot

-Feeling pretty positive about keeping my finances in good standing.

-thank you for gaining a better understanding of my being able to have a quality of life financially and personally Walter M Cook Jr.

-Very enlightening.

-Very well put together.

-GREAT JOB. I LEARNED A LOT!

-I'VE LEARNED SEVERAL THINGS IN WHICH I WILL APPLY TO MY NEW LIFE. THANK YOU

-VERY HELPFUL

-VERY, VERY HELPFUL

-Glad I came to the class versus on-line. Thanks

-some very interesting information, especially on credit and housing.

-I have learned a great deal from this. Thank you. P.S. I am very worried that at our age it will be very difficult to re-establish credit after bankruptcy.

-program was very educational and very helpful.

-The program was very east to understand. Thank you CCCS for the information. I will use it.

-Thank you!

-Thank you very much for providing such informative and educational program. I do have my goals and budget card made and put to work for myself. Thank you.

-I just wish i had known about CCCS sooner but now i feel relieved to have these tools for the future. Thank you so much.

-Thank you for this program, it will be very helpful to me in future.

-Thanks

-I liked the book. I learned a lot. I was not able to take the class in a classroom setting and I would have liked to so I could ask questions and hear others experiences. This bankruptcy has been hard on me but a good learning experience.

-Very good!

-Many good reminders!

-This was extremely valid information. Thanks.

-VERY INTERESTING AND INFORMATIVE THANKS FOR YOUR HELP

-I have been using a budget.

-Thank You

-Thank you. There was a lot of information that I wasn't aware of. There was a lot of good advice that I received.

-I really liked the class; it gave me the big picture of what I need to do

-I wish that I would have known about you guys earlier, like a couple of years ago. When I look at my situation I've often wondered how did I get to this point. I now understand that it did not happen over night. I also see that I have been heading down the wrong road for at least ten years and it has all caught up with me. Thank you for this program. I plan to attend your classroom courses if you do some of them in my area. In the mean time I have been searching for additional information about financial counseling in my area.

-Quiero Felicitarlos por tan excelente curso,si bien es cierto por falta de conocimientos en el area de finanzas, he tomado decisiones dificiles (como una Bancarrota)a partir de hoy

poniendo en practica estos conocimientos buscare a mejorar mi credito y mi calidad de vida. Muchas Gracias por su Ayuda.

-I learned a lot by this program

-I learned many things I did not know. It was very interesting and helpful.

-After taking this course it really gives me the confidence needed to be able to create a budget for my family and really try to stick to it. I am going to put the goal card in my wallet to help me keep from spending so much money at the store on things I think we need now when really we don't. I really enjoyed reading through this course and taking the tests.

-This program was very helpful. It should be a required program for high school students to help them prepare for there future in the working world. THANK YOU

-A very good course; very effective. A little bit long however.

-I learned a lot from this class

-I've always thought of myself as good at managing money but there were a few things in this course that really made me stop and think. I found some useful tips in regards to budgeting and I'm going to try to start using them. One thing I know for sure is that unless I start doing things differently than I have been, I'll never reach the goals that I've set for myself. I realize now that just setting goals isn't enough, you have to have a plan to reach them and I guess that plan is called a budget! Thanks!

-This online course has changed my life forever... Thanks so much.

-I wish I had this course earlier in life. I think it will help me in the future.

- I found the entire course so very interesting and was actually surprised to see that I have a very good understanding of saving and making sure my bill are paid on time. Even this bankruptcy I'm going through had only one creditor and I paid for 7 years the amount mostly over each month and on time. Very informative !!!

-The design of the course is to teach in a very user friendly way.

-thank you

-Some very good tips, especially the goals and getting a credit report once a year. Thanks

-This will help me so much from day to day. I wish they taught this stuff more in high school because it's so important.

-The printable form to make a budget was very helpful.

-Very well put together course Thanks

-I have learned many valuable techniques to not only save money but to attain goals I previously thought were out of reach, thank you.

-This course was perfect for my new life and I'm sure it's going to be helpful for the rest.

-This program is extremely user friendly. Thank you

-I truly feel this was worthwhile and will be helpful to me in the future.

-Thank you for the information I learned as I read the chapters. I will use the information I learned. The course has made me aware that I need to set up some personal financial goals and develop a budget to meet those goals. The information was clear and interesting.

-this program is good every one should take it

-I would recommend this website to anyone.

-I truly found this course very helpful. Wished I had taken it when I was much younger.

-I think this program will help in preparing a budget and saving for the future. It was beneficial.

-THANKS FOR EVERYTHING, WE'VE BEEN STRUGGLING FOR YEARS AND THIS WILL HELP ALOT, THANKS AGAIN FOR ALL YOUR HELP TO GET ME BACK ON TRACK. JOHN

-Thanks for this eye opening lesson !!!!!!!

-Extremely, beneficial. For example I better understand how to handle disputes in my credit report.

-This was a helpful Course, Thank you.

-I learned a great deal, especially regarding buying a home.

-thank you, it was very helpful

-I learned a lot that I did not know. I would like to think the person who made this.

-This course had great information that I will be using.

-Great information.

-very useful information

-I am certain this will help me with my future finances.

-Great program!

-This would be very good to uses in high school.

-I think this program help me look at my finances in a different light and that a budget is not a bad thing. I think I might actually be able to hold a budget now!

-After filing bankruptcy my husband and I started a budget and it is working very well for us. We have been on a budget for about 5 months now.

-I think this would be useful for everyone. I think this would be a good program to be offered as a must to seniors in high school before getting out in the world. I know it would of helped me.

-Enjoyed the class. Very helpful. Great ideas. Thanks!

-I have learned things that will make my financial life more manageable.

-He was very helpful.

-Thank You! My new life will start soon. I probably spent 5-7 hours but I feel I learned a lot and hope to get my life in order. I am losing my house after 30 years but life will go on .

-Very Informative

-He did an excellent job in explaining the material. Money in Motion is written so that it is easy to understand. I feel I learned a lot from him & the course. I intend to use a budget, & to keep a close track on spending leaks,. Thank you.

-Should be taught in high school or before you get a credit card.

-The instructor was nice & friendly & informative.

-Teacher Jim went over all the pitfalls of finance. Some information was shocking but very informative. He made you feel comfortable and at ease. Learned from book & teacher.

-Moral builder- teacher was encouraging, well informed, made you feel at ease.

-I think this course was beneficial. I learned some techniques that I will apply to my financial business.

-I would like to suggest that this course be taken by everybody. It will help people cut back on abuse of personal finance mgmt.

-I appreciate being able to do this at home by phone. Thank you.

-Thanks!

-I'm on a budget, the total amount of \$120 paid for these pre & post courses are a lot of money. It was a good course & might be worth it.

-He was very helpful & professional. Thanks alot.

-Very useful on budgets. I will use them

-This course was very helpful, and I plan to try some of the suggestions when dealing with my finances from now on.

-Thank you for offering this education class online. With a busy work schedule and family it was nice to have the ability to take it online. I appreciate the information very much.

-The instructor was excellent and very helpful. Thanks a lot.

-I enjoyed taking this course online and will build on this to make my family life greater...

-I liked the fact that I could print the courses so that I can use them at home. There was information in there that I never knew. The best part of the chapters were the charts that linked to EXCEL.

-Would not be in this condition if a coworker had not caused an accident that caused me to lose my position in Oct 2003. Last worked in June 17,2004. Thank you.

-I had no problems with this course.

-very helpful and informative

-I will not get remarried & I will listen to my gut instincts & go by my budget when I make decisions.

-Very interesting & helpful

-He was a very good instructor, he explained everything very well. Thank you. I really learned a lot.

- It was a great help thank u

-This course should be made a part of all school education. If made into a booklet form and made readily available or sent to all households annually more people would be aware of the pitfalls and benefits of credit. High Schools graduates especially need to be made aware of this program and should be made to complete it prior to receiving their diploma.

-This was a very educational program and I would love more information on this to pass down to my children. Thank you!!

-I didn't realize how important it is to have a budget. It will now be a number 1 priority. Thank-you

-The ability to print the chapters will be helpful for future reference to keep my spending in line and my ability to make safe decisions easier.

-I first thought this would be time consuming and not helpful, but after I started to read the chapters, I wish I would have known then what I learned now. I found this to be a very useful course and plan to follow it from now on. Thank You, Sincerely

-There was a lot about getting credit that I never knew and this was so informative to me, of course I feel I waited too long to learn this. If I would have used half of what I just learned I'm sure I would have stayed above water. Thank you so much.

-Thank you. This course will help me through my financial situation for the rest of my life! Sincerely

-By taking this course I have learned a lot from it and will use it throughout my life. Thanks for everything that was brought up in the course, it was very helpful.

-Thank you for your help and information!

-I have learned things about contracts and credit that I wasn't aware of. I plan on starting a savings account, and following the other tips outlined in this course.

-thank you

- Most of the information was common sense. I did learn a few things & I will be writing down a budget now instead of just having one in my head.

-very good program!!!!

-I am not a great retainer of reading. I liked the audio option.

-This course has valuable information and I plan on using it.
Thanks-a-bunch!

-should be offered as part of high school and college courses.

-I learned quite a bit, however I read quickly therefore I went through the course and took each quiz four or five times to meet the 120 minutes, If all the questions are answered correctly, is there additional reasons for the 120 minutes?

-Great course learned a lot more than I thought I would. Made budgeting seem more realistic :)

-I learned a few things I didn't know. Thanks!

-this was very very good and necessary

-VERY INTERESTING AND ORGANIZED AND HELPFUL.

-Great class--Thanks.

-Very good.

-I would like to have been able to print off the worksheets so I could use them. Instead of having to go through another program that I would of had to sign up for.

-thanks for the lesson and help. Vie led a foolish financial life until now/thanks

-Good info. Very convenient to go on=line.

-I have learned my lesson on not budgeting.

-This was more helpful than I expected and I really did learn some thing I didn't know. Thanks!!!

-I wish I would have had this program a few years ago before I got in such a financial mess! I have definitely learned things that will enable me to avoid the problems in the future.

-This program has enlightened me on how to start a budget and stick with it. Thank you very much for your help. Margie L. Ballard

-I was very happy with this program and learned a lot more than I expected to.

-I would like a copy of this course too keep on my computer with the excel files if possible. Thanks

-The course was great. I learned a lot about things I thought I already knew. Thank You

-Very good course. Happy I took it.

- Thank you very much. This course was helpful.

-Very Informative!!!!

-I ENJOYED TAKING THIS COURSE ONLINE.

-I liked having the option of listening to the audio online. I wasn't able to listen to chapter 7 or 8. The audio files would not load properly.

-I wish that every person had the opportunity to take this course. It was very informative in financial education. Thanks very much.

-THANK YOU!

-Thank you!

-I am a personal banker, so I already new some of this stuff, but I found this course actually pretty informative an wish I had taken it before having to file bankruptcy.

-thank you

-completed by self study and contacted client for follow up by phone.

-Very informative and the tool I gained will help me succeed in the future. Thank You!!

-I could not figure out how to log out for a break. I did not see a log out icon.

-Good Course. Have a blessed day.

-^Thanks for all the helpful info I learned a lot from taking the course... I will now use the material to help making the right financial decisions for me and my family. Thanks again

-I will take what I learned in this class and start using it on my own budget to help me. Thank you

-MUCH NEEDED COURSE FOR ALL PEOPLE THE YOUNGER THE BETTER GOOD COURSE.

-Online course was really easy, thanks.

-Thank you for the wonderful advice and the helpful strategies about budgeting. I am sure my wife and I will put these into practice and once again thank you. God Bless you in Jesus Name.

-This program will help in the future I'm excited about learning what I did in this program. This program will help a lot of people.

-Very informative course. Have a wonderful day and thanks!

-Thank You!

-Initially, I was not really thrilled to take this course, but I found that I learned a lot which certainly apply to my life and circumstances. Thanks a lot!

-Very interesting and very very helpful

-I have found this program very educational and plan on following a budget and paying myself first. I especially enjoyed all the information on all the laws and the ways to keep oneself out of debt and the ways to do this. I really found the charts interesting and helpful. Thank you so much.

-I was not aware of the check 21 law, The Universal Default clause or how the credit companies calculate your interest. THANK YOU!

-This course helped me very much. I will keep a budget from now on. Thanks.

-THIS COURSE WAS VERY HELPFUL.

-Thank You

-Thanks for allowing me the opportunity to get help online to clear up my bankruptcy discharge. I will use the knowledge I gain from this course to help me and my family to understand what it means to have a budget and live by it.

-I have learned a lot and do intend to use this in my daily life functions. I'd also like to have a copy of this course since I was too excited to stop. Thank you again

-Thanks for your information on bankruptcy procedures and budgeting. I have learned a great deal from this exercise and I will use the information for me and my family. Thanks again, and God Bless you

-I was very impressed with this program and think that this course should be offered to either high school seniors or first year college students as a required class because I wish I had this information at that time.

-Thanks

-Thank you very much!

-Much needed advice.

-I'm ready to try the strategies I learned tonight.

-Thank you very much. It has helped me tremendously.

-I appreciated having the audio that I could experience along with reading the materials. Very helpful.

-When I was first told about this course I wasn't sure it could help me. I did bring some very useful and beneficial knowledge though.

-I will be putting what I learned to better my life and finances.

-My circumstances were quite different from the norm but I still learned something.

-I now understand and am still learning about money management. I'm glad I took this course. At hand I will have the tools to decide on how I spend my money and save my income, before I spend. Thank You

-I think it was a very helpful course. Thanks

-This will help me in the future. I have learned a lot of good information.

-Over the time from Divorce to problems with my credit I have learned a lot from research on the internet, counseling, my bankruptcy lawyer and now this online class. I will budget and plan for things I need and want.

-The information presented will be very valuable to me when I create our family budget. I certainly learned a lot! Thanks

-This is a very informative course, and would recommend it to anybody to take. This would be a good course to be in the high school curriculum. Thank You, David Wells

-thank you for your help in coming to grips with my finances!!

-I felt this course was indeed helpful because it involved similar situations describing myself. I know now in the near future to try to set some goals and to try to set up a budget respectively.

-IT WAS A VERY GOOD PROGRAM.

-Everything that I learned today will help me with my budget.

-Nice to know they have to give me my credit report when I am turned down.

-I really appreciate this opportunity. And I would like to say thanks' to all you for.

-I enjoyed and learned more by doing this online. Thanks for putting this on line.

-Thank you!

-thank you for the help

-THANK YOU FOR YOUR WELL WRITTEN, INFORMATIVE & CONVENIENT PROGRAM. UNFORTUNATELY, I HAVE EXPERIENCED SOME HEALTH PROBLEMS & HAD TO SLOW DOWN, WHICH IMPACTED MY INCOME. I NEVER THOUGHT I WOULD BE IN THIS SITUATION. THANK YOU THANK YOU THANK YOU FOR YOUR HELP. I WILL RECOMMEND YOU TO ANY- ONE THAT NEEDS YOU.

-This is a GREAT program and I'm wondering why we don't teach children this in high school. If I would have known certain financial consequences and what my rights were then, I wouldn't be in the boat I'm in now. There's no reason people should have to wait until they are hard up and actively seek this information and help. It should be instilled in our learning curriculum from the very beginning. Thanks!!!!

-THANK YOU! I LEARN MORE ABOUT MY CREDIT AND HOW TO IMPROVE IT, THAN I EVEN DID. I ALSO SHARED THIS INFORMATION WITH MY FAMILY. THERE WERE A LOT WE DID NOT KNOW.

-I found the program very helpful, with lots of useful information.

-Thank you, I appreciate it very much

-I have used a budget all of my life. I really got over-extended with credit cards and then had a heart attack as well as got older and more medical problems and am no longer employable because of my health. I am glad now that I took this course although I did have some problems getting started as my mind does not function like it used to. Thank you.

-I will take this information and set up a budget ASAP thank you

-This is a program that I believe most families should take. It provides comprehensive knowledge of reachable goals for budget and finances. With a society, that rely on mostly on credit cards and cause most of the debit from interest rates.

-Thanks, very informative!

-Very clear and concise information....easy instructions for completing this test online... A lot of this info I wish I had learned many years ago, could have made me more comfortable in my retirement years... Should be taught to every High School Student, beginning with the freshman year, through the Senior Year..... Should be mandantory!!! Plus How To Open and Maintain a Checking Account!!! Sincerely, Clara J. Engle

-very helpful made me think about my credit and what I need to start doing from now on

-I couldn't use the audio but the highlights were very informative and helpful. I tried to do the telephone classroom but the hours and days it was available was very hard to work with. On-line made it easy and helpful. Thank you.

-Thank You Very helpful

-He was extremely knowledgeable and well prepared.

-Excellent information to become a better consumer and money manager

-The instructor was very knowledgeable

-I want to thank you this way very very helpful, I copied everything and will us in future references.

-This is a very good course. I wish I had known about it years ago.

-very informative

-You'll be hearing from us for Credit Education, thanks

-teachers were great!!!

-I did learn many good things I have always wondered about, especially credit scores, issues of credit items didn't directly apply to my credit card situation

-great class

-Thanks so much for the info that I can use for my benefit. Also helping me understand more about credit and credit scores

-Thank You, Good Job

-Very Well organized presentation

-this program I feel has helped me reorganize my financial status and it has taught me how to put things in order according to my needs and wants. This program is very helpful for people who has gotten off of their financial track and for people who is wanting to stay on their financial track I will recommend it. thanks

-This was a Great learning experience. Also would like to add that I liked the option to hear what you were reading

-Thank You

-this course because it was taken online forced me to read everything so I really learned a lot thanks for the help

-Gave me a much more relaxed and confident feeling and ability to make a budget and make it realistic and attainable. Thank you so much.

-This would be a great course to offer in high schools before kids get to this point

- The information presented was helpful and useful. Thanks

-I would like to say I would suggest this sort of testing to other people whom are having problems with problems managing money and things to that extent. Thank you:

-Very good and interesting I would recommend this to everyone.

-The program was very helpful. Thank you!

-Thank you for all of your help and support through out this whole process. Thank you for making this possible. I am so

grateful to your staff for their patients and knowledge of the process for the pre-certificate, as well as the post. Thank your all for your prompt responses to the phone message that I left and the faxes that I sent.... You all are outstanding!!!! Keep up the good, no, excellent work.

-Course gives me the needed knowledge for a better understanding to help/ teach me how to get and keep my finances in line.

-This was a worthwhile expenditure of time - I wish I had known some of this information a long time ago.

-The class and information has been very helpful. I will use the forms and some of the suggestions given to me through the class. Thank you!

-nicely done presentation, I learned a lot from this course. Thank you much

-I will definitely use materials learned in this course in my future financial endeavors.

-This course is very helpful to me. I will be able to get on track again, and get my credit back eventually. Thank you very much.

-This course was very good at teaching how a budget should really work and how well it can help someone if they sit down and put one together.

-The class was very informative. Thank-you

-I learned a few details that I can take into my life!

-The above information was quite relevant to my financial situation and will be a great help to me in making future financial decisions.

-Thanks for help me, that is the first time for me to take the class on line.

-I learned so much by taking this course. It'll definitely help me get all my families expenses, goals, and budget in order.

-Thank you for your help

-I wish I knew about your organization before. I have learned some very useful tools to rebuild my life. Thanks.

-Gave me more confidence and the realization that I can fix things but will take some time and self discipline.

-She is good!

-Good course for anyone.

-I love the excel spreadsheets, especially the budget tool. I will use that forever.

-Very informative...Thank You

-The different tools you provided will very helpful as we move forward. Thank you very much.

-TEACHER WAS VERY GOOD, EXPLAINED THINGS WELL.

-WONDERFUL JOB OF EXPLAINING EVERYTHING. I REALLY AM GLAD THAT A COURSE LIKE THIS IS AVAILABLE TO EXPLAIN THE WAY THINGS WORK AND TO HELP YOU NOT TO GET INTO THIS PROBLEM AGAIN. THANK YOU SO MUCH.

-YOU ARE THE BEST!

-would have liked more detail on how to set up budget

-I found this course to be exceptional!! There were so many things I thought I knew, but after reading all the chapters, I realized I didn't know basic finance as well as I thought AND/OR I certainly did NOT know the credit nuances. Thank you CCCS Education Department for the class. Also, thank you to the CCCS coordinators who assisted me in being able to take the course. Job well done. Said with affection but: "Hope after having taken the course, I won't be in touch EVER again." Wish I had never had to take the course - but am VERY GRATEFUL

-This is a very good program for all, including high school and college students.

-Excellent!

-It was excellent.

-This course was longer than attorney stated.

-Thank you

-I learned a lot of information from this course and will certainly apply it to my current situation to get back on my feet. Thank you.

- I learned something I can use from this program

-very educational. will help me to build my future. thank you!

-It was very good program and will help me I am sure!

-I found the course to be very helpful, and I intend to use a budget as well as the other tips....This has been quite interesting as well as informative....Thank you very much!!!!

-The program was helpful. Thank you.

-I think this is an outstanding program and it would be interesting to use as a high school program with students getting ready to leave home and go to college or out into the work force. I think a simulation program using the chapters in this program would be beneficial. I am 56 years old and I learned quite a lot and hope there is a way it could be used elsewhere. I know who to call if I ever let myself get in this situation, which I don't intend to do, or I have learned nothing. It would take too long for me to explain the circumstances, so I will just say I have lived and learned. Your program is wonderful and I hope it helps many in the future. I commend you and hope for your continued success.

-Thank you for all this valuable information. I can relate to a lot of it, as I have been studying money management for a while now. I seriously know the importance of creating and maintaining a budget.

-I will be letting members of my family know about this program because I believe it will be very helpful in the long run. Thank you for this opportunity.

-Thank you. I have learned some new things and hope to practice them.

-Thank you for allowing me to print off the information. This will be a great "continuing" study tool. I knew budget was important, but I didn't know "how" important. Now I'm almost 49 and should be in much better shape.... At least now I have a chance to get on track.

Site was not very compatible with my MAC computer, items overlapped. Print was small for reading. Content was excellent and informative.

-Very informative

-I did learn from this program and am grateful for the necessity of having to take it. That may sound weird, but as a second time bankruptcy filer in 8 years, I definitely don't want to be in this horrible situation again. I want to retire and be able to be sane.

-Thank you for a well put together training website.

-I think that everyone should have to do this because I think this was very helpful. I think that everyone should at least try a budget and see how it would work for them. I printed out all the chapter for future guidance.

-The course was very informative.

-The course was very helpful

-I know what I have to do now to get my credit back in line. It is going to take me extra work and time to get back to where I consider myself financially solvent.

-This really opened up my eyes. I will always refer back to the documents and chapters. Thank you!!!

-Very important and informative presentations. I really learned about my finances and what I can do in the future.

-I would recommend this course to friends and family it was very useful.

-Thank you, for helping me understand some of the mistakes I have made in the past.

-Very helpful, learnt useful tools for the future.

-I enjoyed the course and found it had a lot of useful information. It was also very user friendly. Thank you.

-not at this time, but this was somewhat helpful

-Very good section on how to establish the budget.

-I've learned a lot about a budget, about how money and peoples lives need to fit together. I'm keeping this book & I'll referenced back to it for help. I'm going to put myself on a budget with goals that really matter. Thank you

-I have learned more with this program than any time in my life with all finances.

-The class was very good.

-Thank for the help

-I wish this course was offered in school when I was young.

-He explains everything as I need. He was very helpful too.

-I HOPE & PRAY MY LIFE TO BE MORE KNOWLEDGEABLE & MUCH BETTER AFTER THIS EXPERIENCE. THANK YOU.

-Well done

-Very Motivated Speaker

-THANK YOU.

-THANK YOU FOR THIS VALUABLE INFORMATION.

-I would certainly recommend this class to others, even if they do not file bankruptcy.

-I really enjoyed the class, wish it was longer.

-I WILL TRY HARDER TO STAY MORE FOCUSED ON MY BUDGET WITH USING THE MATERIAL GIVEN TODAY.

-Thank You

-OUTSTANDING

-Thank you for presenting the material in a fair and non-judgmental basis.

-Good class. Very helpful.

-I am not what I buy!

-She made the 2 hrs enjoyable. She was not hurried or bothered by so many people on the phone and some not listening to info and she repeated and did good job.