

Money in Motion Student Comments

10-15-09 to 11-14-09

-This is the hardest financial time I have ever incurred in my life. I just filed for bankruptcy, I am looking for a new start. This time I will not make the same mistakes I made earlier in my life, that got me so far into debt, I had no choice but to file for bankruptcy. This was an excellent course and I will use a budget as a guide to my new goals starting TODAY!

-I have really enjoyed reading some of the information; it's going to help me a lot. I think this course could also be helpful if they would teach this to our children in school. I think if they knew what the "Real World " is all about they would be more likely to think about their decisions and not just fall into the traps that are out there waiting for the next poor person like their parents.

-This course was the best time I invested in myself. If I had taken this course a few years earlier, I strongly believe it would have helped me understand my finances and stay clear of financial debt. It should be taught in colleges and high schools, to reach out to the younger adults who are just stepping into the financial ocean of credit, budgets and money management. Thank you for providing such a clear finance education program.

-while I am financially aware and always have been, my "awareness" has not been demonstrated by my actions...This is my 2nd bankruptcy and my final one...While unfortunate "life circumstances" have been the major cause in recent chapter7, there are many pitfalls and leaks I could have avoided...This course is very comprehensive and I definitely have tools I can use to take ACTION to guarantee this does not happen again! thank you

-Thank you! I feel as if I've made some positive first steps! And, thank you for the downloadable forms. They are and will continue to be helpful (and essential) tools as we work our ways towards financial stability.

-I was very surprised to find how well this course was written. It was very direct, clear and easy to understand. Most of the information was not new to me, but the parts that were new all made perfect sense. Thank you.

-I am so sorry that it took the care of my Mother for 13 years for me to come to this point in my life. However, this course is just what I needed and I am so grateful for you and your service. Thank you, for allowing me to return as needed. Blessings to you.

-I WASN'T SURE ABOUT TAKING THIS BECAUSE I HAVE NOT TAKEN A TEST SINCE I RETIRED AND MY MEMORY NOT SO GOOD SOMETIMES, BUT THIS WAS SO WELL DONE AND EXPLAINED THAT I FOUND IT WAS NOT SO HARD AFTER ALL THANK YOU FROM A TIRED 76 YEAR OLD.

-I found that I was able to learn specifics in topic areas that I thought I really understood. The test/readings were non-judgmental and easily comprehended. This was a positive experience. Thank you!

-This course has definitely enlightened, educated, and inspired me in my process of improving my financial situation. It has taught me things that I made bad decisions on

and did not see it. It truly educated me on managing my hard earned money better and I am looking forward to slowly seeing improvement with setting my goals and following my budget. Thank you and wish me good luck!

-This program was outstanding, answering yes to the questions above doesn't even come close to explaining the quality of your program .I will be looking forward to using your program in the future to help me budget my expenses and to limit and choose my options wisely and turning down creditors. Thank you for all your information, It was greatly appreciated.

This was an awesome class! It's kind of like losing weight, you know what to do but until you really educate yourself and make it a priority and apply it to your everyday life, your never really going to succeed. I was dreading a little that I had to take this course but found out that I enjoyed every minute of it. I learned many things that I thought I knew but didn't. Thank you! This course has changed my attitude and perspective for the better about finances.

-You always hear a budget is really the key to financial success, at any income level. After many failed attempts, mine simply got the better of me. However in just these couple hours I've learned so much about where my budget failed, and how to produce one that works for me, my family and my money. Great course, I only wish I had completed it before having to go through such financial hardship. A lesson learned, and one never to be repeated.

-This is a terrific course for someone starting out on his own. My family already uses all the techniques listed, including a detailed budget for the past 27 years. Unfortunate circumstances (in this case, medical), can still overtake a household. There are times when no amount of advance planning can forestall a financial crisis. All we can do now is try to begin again.

-I found this course to be informative and interesting. In fact, I loved taking it and was excited to get back to it each time I logged out. Wish I'd taken it 40 years ago -- we'd have lived our life differently and things would have been much easier! Thank you!

-I enjoyed taking this class more than I thought I would. I learned several things I didn't know anything about; some other things I think are just common sense. I also think it takes two people (when married) to work together. Unfortunately, my husband would not do that. My husband was the breadwinner and he thought he could do whatever he wanted and whenever he wanted no matter the cost. I worked part-time for awhile and it didn't help us out financially because of his attitude, so I quit. My husband passed away unexpectedly this summer and has left me in a mess. I have no other option than to file bankruptcy. (which I really didn't want to do) Hopefully, there will be better days ahead. Right now I am having a hard time finding a job but hopefully soon. I will take allot of this information I just learned and use it in my new life.

-I am 59 years old and filing for bankruptcy. I only wish I had taken this course 30 years ago. I found it to be very educational and hope it or something like it is being used in high schools today, so that young people get started out the right way.

-it was very convenient taking it on line.

-I did not know what a goal card was; I think that was a good idea, among others. I already use a budget but there were some things about it I did not know to use, that too was helpful. My problem is being on a fixed unchanging income for the next two years, SSDI and SSI I only get a small amount so I also got a part time job just to pay

my utilities. The amount I get goes to pay my mortgage and insurance and taxes only. I am 53 years old and no savings or retirement to draw on. Bankruptcy was my only option for survival.

-I identified some areas I really need to work at, and found some tools to use to help create a better budget than what I was previously using. This is an excellent course and very user-friendly when taking it online.

-I found the course very informative. Sometimes the questions were a little difficult because they said "were not" something and I misunderstood. Over all, this is the type of course that should be taught in every High School in America. So many people would get a better start at a good financial life if they only knew what was waiting for them. Thanks.

-My biggest mistake was not preparing for something to go wrong. Had it not been for being laid off and having so much debt I would not be in this situation. I did learn some helpful things for the future. Thanks for the opportunity for this course.

-First, I would like to thank you for making this a near painless experience. Completing the course is something I will be thinking of every time money exits my wallet or checking account. Every part of this test fit me to a T. Thanks again.

-I did not think I needed this course before I took it. We had started a budget and mainly were paying all items on time and making our new purchases with cash. After taking this course I feel more enlightened on setting a goal oriented budget and rebuilding my credit. Thank you for this excellent course.

-I really enjoyed the course and learned a lot. I plan on using all the tools given thru this course as well as my life experiences to make better choices for myself and family.

-I was surprised that I actually learned a few new items about managing money. I always thought I knew what I was doing until I opened a small business and did not use my best judgment. Now I am doing everything possible to fix credit that took me over 20 years to build and a short time to destroy. Thank you for the interesting content of your course.

-I was surprised that I actually learned a few new items about managing money. I always thought I knew what I was doing until I opened a small business and did not use my best judgment. Now I am doing everything possible to fix credit that took me over 20 years to build and a short time to destroy. Thank you for the interesting content of your course.

-THANK YOU SO MUCH FOR THIS FABULOUS LEARNING TOOL. JUST GETTING THE 29/ OUT OF 30 QUESTIONS CORRECT HAS BOOSTED MY CONFIDENCE LEVEL IN KNOWING THAT I NOW HAVE THE TOOLS TO EMPOWER MYSELF TO SET ATTAINABLE GOALS, BUDGET AND REBUILD MY CREDIT. THANK YOU ALSO FOR THE REVIEW SITE THAT IS AVAILABLE FOR RE-ESTABLISHING CREDIT. I LOOK FORWARD TO VISITING IT IN THE NEAR FUTURE.AGAIN THANK YOU. SINCERELY, MICHELLE

-being a recent widow without any death insurance has left me in a very poor financial situation with minimal income and age against me. People could benefit from counseling before getting into these situations. I pray that I will be able to use all I have learned here to survive into my future.

-If I had not lost my job and income, I probably would not have filed bankruptcy at this time. I would have continued to spend and sweat month to month from now on. Having

taken this course has opened my eyes to the value of a budget and the hope of recovery over time. Thank You

-I am old enough (72)... I think I will not stay alive so long (10years), to have some credit card in the future... But I will continue my effort to travel all over America as a traveling Artist on my RV - Traveling Art Studio... I just very sorry, - I did not come to the financial course long time before... But what I learn now about finance, I hope it will be helpful for me in future for rest of my life... Sorry about my English... Thank you so much. All regards, Russian Artist.

-I learned so much...thank you for this class...

-thank you it is very good

-Very helpful course...Need more info designed for retired seniors on limited income...This course should be encouraged for everyone about to receive social security benefits for the first time. Thank you.

-Overall course is very useful, presentation was very clear, easy to understand, easy to follow and it makes a great deal of sense. I think that having and living within a budget is absolute key to avoid financial problems; the problem is that we think that using more money that your income allows and that could be re-paid later assuming that you always we are going to have job is a common mistake. (It was mine) Thank you. I surely learned a lesson....Thanks.

-This really gave me confidence that I can have a happy life again without all the stress of being in debt. I did a budget when I was much younger and this time I will stick to it! Ready for a savings account and have stability.

-Now I fully understand how I got into the financial mess I am in. My first project will be to establish a complete budget with specific goals and savings for emergencies. Everyone should take this class!

-I actually think that this is a very informative program. I only wish that there was a better way of relaying this information to younger/future borrowers before too much debt was incurred. I think it would help preventing future financial trouble.

-This was a great course and instructor was the best! In fact everyone I spoke with on the phone was kind and pleasant. Thank You for all you've done to make a very stress-full situation manageable.

-I learned allot about budgeting in this course I will apply what I learned starting today. I like the idea about keeping a note pad in my purse and writing down every penny I spend.

-This course really was beneficial. I thought it would be some silly thing that I would just wiz through half-heartedly, but it was actually helpful and interesting. Thanks.

-This was a fabulous course, thank you for providing this. This course I can tell will already help us get back on track. And knowing I can refer to it later if we ever come upon problems is comforting. Thank you again.

-This was very helpful. Very grateful for all those involved in putting this together.

-This training was well thought out and I learned allot that will improve my future

money handling and life

-We have learned a lot from this course. We still cannot believe we got into the position we did. Many things happened due to unexpected turn of events in our life. We will be so careful with finances and absolutely will live by a budget. Like so many people at this time, we are going back to living according to our means. We truly didn't realize we were getting so off course. In these economic times however we truly got scared. Made some bad choices, but now we are very aware of what we are doing day by day. We both will carry the cards we made...with our goals...with us every day. Also, we will never, never have more than one credit card...and if we do have one, we will pay it off every month...Thank You.

-Though I am truly embarrassed to be in this position, after facing the financial problems - believing that I can go through bankruptcy and be given an opportunity to begin a new - and with this training and valuable tools - succeed in managing my own money!

-I didn't expect to be impressed with this - I am impressed and wish EVERY tenth or eleventh grade student would HAVE to take this course. I have printed every chapter and will be handing it to my daughter!!!! Thank you!

-I found this course to be very informative and valuable. The tools that I have learned, I will use in my money management practices. Thank you

-I can use the information that I have learned to assist me in getting my life-long goals completed. I am looking forward to a prosperous future. Thank you for all your professional assistance that you helped me with.

-I found this course very helpful and plan on using it to my advantage. I have made a list of folder to put in the file cabinet like the program says and I plan on using it the way they said to in the program. Thank you very much for putting this program together it is very helpful.

-I really found this information helpful! I will use it in my own personal life to help my husband and I rebuild our credit. We will NOT make the same financial mistakes again. I only wish we knew then what we know now from taking your course!! Thank you for such thorough course.

-thank you. This was very easy to understand.

-It was well done. Thank you for having this online and easy to use.

-This online course was very much worth EVERY PENNY PAID..!!!!

-Thank you!

-The course was both helpful and accurate to my circumstances.

-thank you

-easy to use, thanks

-Thank you.

-This class was very helpful. I will be using all the information, really enjoyed reading

it all. Thank you.

-GREAT COURSE! LEARNED ALOT FROM IT...

-this was very helpful and convenient. Thanks

-This was an outstanding course. I believe this is a course that should be taught in the public school district. If this course was taught in school we may not have a problem with money as adults.

-This course was VERY useful in the ways I need to do to change my financial future. Thank You VERY much.

-Thank You

-I found this course very helpful. I have really learned allot of things that I plan on using. This was a very helpful class. Thank you!

-The review was helpful

-opened my eyes thank you

-This course was a good learning tool. Thank You

-Great course. I learned quite a bit. The information was very helpful and informative. I will definitely use the charts for making my budget. Thank you.

-this course was very helpful. I enjoyed it very much. Thank You

-This was really good information for me. I really did learn a lot of things that I did not know.

-I have NEVER been good at managing my money: (Any help I can get will be appreciated!

-Can you provide additional information on what score (FICO) do people that file for bankruptcy usually start off with? Thanks.

-It was insightful and gave information that I was not aware of.

-I never was very good in school on tests, etc., but I really impressed myself on this!

- Well written and easily understood material.

-I learned a lot, thanks

-Thanks

-Clearing up my credit report.

-Thank you. I have been able to gain not only my life, but the life of my family back. I have self respect again.

-I WAS PLEASANTLY SURPRISED AT HOW HELPFUL THIS WAS

-Course was very helpful.

-great training tool thanks

-Thank you so much. I learned a lot. Best money spent!!

-The study course was very easy and helpful... even for an 80 year old.

-I would like to thank all for their help, the course was helpful and everyone I spoke with was professional and courteous.

-I really appreciated the fact that the printing on the screen was large and clear that I could see it very good. Too many times the print is so little I have to use a magnifying glass, thanks a lot. Also I did not know a lot of those things, like Century 21, never heard of that before. Things are changing here at my home. If one has car trouble do not call Grandma she has no money anymore for someone else unless it is an emergency. My granddaughter thought just call Granny but that did not work. Thought her car bill would be \$250 and it turned out to be \$55. Don't know where she came up with it but she paid it, holding out on us, ha ha! Thanks a lot for all your help, Court date is Nov 24. I am very nervous because this is not the way I pay my bills and I feel bad that I had to do this. Thanks again.

-very helpful.

-very helpfull. thank you

-Interesting course...I learned a few new things. Thanks

-It would be more helpful if you could do a type of movie to go along with the voice especially showing the important information including the charts contained in the chapters.

-good course

-This course was the best! I learned so much I can use in life. Everyone can benefit from this course young and old or just starting out. As well as mid age and lining up for retirement. I think this would be an excellent course for High School students. It should be a part of something they take before graduation.

-I know this will be invaluable help to me.

-Thanks for the course!

-Good course ... only comment would be that this course/certificate should be required by bankruptcy laws to be completed as early in the bankruptcy process as possible - as soon as you start paying to the trustee

-I really learned allot from this course. I really believe it should be a class in every high school. You're never too young to learn about your money and how to improve your life and spending habits. Wish I did this 20 yrs ago. Would be a lot better off. Thanks!

-very good course

-I felt the course was very effective.

-thank you

-Thank you!!!! I really learned a lot.

-very well done program - thanks

-This is a course that should be offered to young adults and high school students! It was very clear and helpful.

-Took the online course, very nicely put together, thank you.

-The material was very beneficial and helpful to me.

-A very Good Class! I learned allot!

-I thought this was a good course. I didn't like having to wait for the full 120 minutes to complete before I could take the exit exam. Then again I'm a fast reader and I understand that not all test-takers are the same. Thanks for the course.

-THIS IS A GREAT TOOL IN HELPING SOMEONE, LIKE ME, THE INFORMATION WAS VERY INFORMATIVE.

-I learned lots of useful information. The course was easy to understand and I also appreciate that you gave specifics such as sample letters and the links to appropriate information sources. Thanks!!

-thanks

-very informative

-I learned a lot. Thank you.

-Thank You!

-Learned a lot I did not know.

-I learned some things I didn't know about. Good information!

-Thanks

-This has been a very informative and useful course. I plan to review as often as needed until I can get my goals and finances on track again. Thank you

-Great course but the print is way too small for comfortable reading in the text of the pages. Good work. I give you an A minus!

-THANK YOU SO MUCH FOR THIS COURSE! Very Helpful!!!!

-Thank you for having the online option to complete this course. It allowed me to take

the course at a comfortable pace and it was very computer friendly!

-I LEARNED A GREAT DEAL FROM THE COURSE. IT MADE ME FEEL LIKE I CAN GET BACK ON MY FEET AGAIN.

-Thank you!

-Super Course. Helpful.

-This was a very helpful course. Thank you.

-Thanks for the course! Rita Bagley

-thanks.

-Great helpful course

-GREAT COURSE

-Good Course.

- Thanks for your help.

-interested in some of these but don't have my own email address.

-Very Good Program. Well done. This little course should be required in order to graduate high school. It is a crime that it is not. Thank you

-Thank you very much for the program, Best regards.

-The commissions were a bit confusing but other than that this course was very educational

-I am a very senior citizen and never ever thought I would be in this situation and I was very nervous. Each of the people I talked to was very helpful and encouraging! I am preparing folders-budget already. Thank you.

-ONLINE WAS GREAT AND WILL USE ALOT THAT I LEARNED

-I truly felt at my age I would not of learned so much thank you for opening my eyes to some new avenues

-Very well designed program. Easy to understand and use. Good job.

- I found this course very helpful. Thank you so much.

-Excellent course.

-I was nervous as I am an elderly person who just lost his wife after 57 yrs. but your system was very encouraging and reassuring. thank you

-Thank you.

-This was a very helpful course and I am glad it was required course. Well worth the

time & money.

-this information was very interesting to me it really makes sense thank you!

-after doing this class, it makes me realize that my budget for the chap 13 is too strict. There is no room for any type of emergency outside the budget and we are not saving anything with it. Thanks

-Overall, a well-organized, readable, and useful approach. The only thing I wish were different is that the font was slightly larger.

-Both courses I have taken have been geared to W-2 income earners. We are self employed and would really appreciate budgeting tools for self employed individuals.

-This is a class that should be issued to everyone at 18. Thank you!

-Excellent. Thank you. Easy to read and understand. The stories about other people kept the reading interesting and relevant. Thank you.

-I learned allot and printed off many pages to reference. I like the idea of tracking all of my expenses for one month and am inspired to start tomorrow. Kind regards.

-Informative course, learned a lot.

-I learned allot, thanks

-All the chapters were excellent. I just hope I can keep up with everything that I've learned.

-GOOD STUFF! THANKS!

-I was surprised by how interested I became as I went through the Chapters. I can assuredly say that I will apply the information learned here in the planning of my financial future. Thank You

-other than issues with difficulties logging in. the experience was good. The people who assisted me with this problem were very helpful.

-very well put together and practical. I especially liked the part about making goals

-Test was very valuable to me and my circumstances.

-I will be able to use what I learned today. Thank you.

-AWESOME INFORMATIONS.

-VERY HELPFUL THANKS.

-Very Good

-This was a great course. I enjoyed the learning process and found the additional charts that I could use at home wonderful! Anyone who opens any sort of credit should have to take this course to avoid making serious financial mistakes.

-Your staff was real helpful thank you....

-Good Course I found it very user friendly and I learned allot.

-Thank you for your help and information.

-learned allot about managing credit a bit late but a lot wiser! Thank you!

-I appreciate being able to take this course online without the distractions of other people. Works for me!!

-I feel this class was very informative at this point in my life. I knew a lot of the answers prior to the class but hadn't put some of these into effect.

-thank you!

-none at this time. This course was very helpful and was true in my life. When I get off here I have made copies and will fill in a budget. Thank You

-This course was helpful and informative. It was laid out nicely. Thank you.

-I thought this course was very good not to hard not to easy. Reading was good and informative.

-Very helpful, interesting and informative. I plan to share the information w/ my children. Thank You!!!

-Thank you for your help. I appreciate it.

-Course was very thorough and very informative.

-The course was great...

-I feel that this was a very beneficial course. I look forward to receiving additional tips. I'm just sorry that we had to come to the point of filing bankruptcy to make us learn more about managing our finances intelligently. Thanks!!

-I was very impressed with this course. I really learned allot from this course.

-Thank you! It was very helpful.

-I learned a tremendous amount from this course! Also, I tested very well and am very proud of myself. I plan to implement many things that I learned in managing money going forward. Thank you!

-I learned allot! thanks

-I really enjoy learning about how to handle my money. I will use this information to better myself. I will be sharing this information with other family members. Thank you so much.....

-Providing this on-line, two phases, debt education program has been beneficial to me personally. Now, I feel as though I have a better consciousness about budgeting my

income and expenses. Thank you.

-I found this to be helpful and useful.

-I was very much educated with this test. I have learned a lot for my future.

-Great Course, thank you

-I finished the reading and pre-tests early. Thank you for the option of being able to come back and review the information in the future. --and for the option of taking this course online. Have a good day.

-good course

-the course is on target with today's economy

-It was a great course. I feel I have come away with a better understanding of budgeting and getting my finances under control.... thank you!

-Thank you very much. I do appreciate that this course is here for me

-I think this was very informative. Enlightening. I will be able to use this later.

-I thought this info. was extremely helpful in preparing me to take control of my life and finances.

-Very Helpful, Thank You.

-This course has enlightened my thoughts about finances!

-I wish I had taken this course when I was much younger

-Thanks for letting me be a part of this program, I enjoyed this program.

-I have learned a lot. Thank you.

-THANK YOU

-I feel that this has taught me allot, and I know now how not to let it happen to me again in the future. It is a good course to take. Thank you for making it available to me.

-This course was very helpful and easy to understand

-Thank you.

-I was looking for a course like this before. I never knew how or where to look for, thank again

-course was very informative and helpful thanks!

-Everyone should be required to take this course in school

-THIS COURSE WAS VERY HELPFUL IN MANAGING MONEY AND WHAT A PERSON

SHOULD DO. I WISH I WOULD HAVE TAKEN IT MANY YEARS AGO. THANK YOU

-I thought this course was great. I think that our high schools should have this course as one of their classes.

-This course was well understood. I am pleased to have taken this course. There are so many things that I have learned and will apply them to my financial future. I know that I will do well, and will never have to apply for bankruptcy again.

-Thanks. Course was very helpful.

-Was very clear and very user friendly, thank you

-I appreciated having the audio version to hear and read what I was learning. Thank you.

-Very helpful. Useful information.

-I was truly interested in what was written in this course. Thank you!

-How to pay off tax debts?

-Thank you so much. I did not know I would learn from this course.

-Both of the courses I have taken with your company have been clear and easy to understand. Thanks for taking some of the pain out of my bankruptcy filing.

-Thank you, very good course.

-THE MATERIALS IN THIS COURSE WERE VERY HELPFUL ALTHOUGH SOMETIMES IT TENDED TO GO ON A LIITE LONG BUT ALL IN ALL I ENJOYED THE COURSE AS IT HAD VERY USEFUL INFORMATION

-Great course. Made me think about myself and what I have done in the past and what I can do now to improve

-It is too late now, but I would have liked to have known more about dealing with medical bills that are so expensive, even after insurance has paid their part, that it is impossible to even start to pay. They are rude and will not allow you to make payments. This is the cause of my financial problems.

-this class was very helpful

-Thank you!

-Very well laid out course.

-This was an amazing course. I have learned a great deal of valuable information that will help me regain my financial future. This should be taught to ALL of our kids in schools....

-Excellent Information. Thank you.

- thank you so much.
- A long course, but worth every minute of it!
- This course was very useful and very much relevant to my situation.
- The online class was very helpful in teaching me the mistakes I have made in the past that I will not make in the future.
- I like having the audio option, I was able to listen to the course and take care of other things around house. It was nice not being stuck in front of computer the whole time. Very helpful techniques and stories presented
- Thanks for showing a wide selection of topics that we might not think about.
- Thank You for your help
- The audio feature was a big help!
- Thank you
- very, very good course
- Thanks for the ease of the course.
- This was a very enlightening course. And I will probably be reading it again.
- This was easy to understand.
- Thanks!
- Thank you!
- Thank You!!
- Thank you.
- Online: I enjoyed the audio. I thought it made it a lot simpler than reading all the text.
- This was a very helpful course to take.
- Thank you very much. I wish I had taken this course about three years ago.
- This was very helpful, gave me allot of useful information to start using.
- Thank you! This has been incredibly interesting and helpful!
- It was good it got me thinking about my life in the future.
- Thank you for this information.
- Taking this course online was very convenient. I will keep my reference materials

handy to review again soon.

-I LEARNED A LOT OF HELPFUL TIPS FROM THIS COURSE. I WAS SOMEWHAT AWARE OF THE IMPORTANCE OF BUDGETING AND WORKED AT USEING IT BUT I WAS NOT AWARE OF SPENDING LEAKS AND HOW IMPORTANT SETING GOALS WERE IN THE BUDGET. I FEEL MORE ABLE NOW TO BUDGET WITH BETTER RESULTS.

-Course was interesting, and easy to understand.

-Thank you very much for supplying this course. It was very beneficial!!

-This course was more valuable than I thought it would be. I liked the links where you could download spreadsheets into Excel.

-Good information, thanks.

-would like to know more about the affects of bankruptcy and how to rebuild after you have filed

-Great course. I'm glad I took it. Very informative information that helped me to look at options I've never used in the past.

-The online was very convenient because of my working hours.

-Thank you for making this course available online.

-Good online program

-THANK YOU VERY MUCH!!!!!!!!!!!!!!

-Very useful info. Thank you so much!

-The course will be helpful in my quest to have a better future

-I thought this was a great course and well laid out. I will begin to use a budget with my family. thank you.

-This had information on things that I had not known before. It was very helpful.

-I have really enjoyed this program. I have learned a lot about my finances that I wish I had known years ago. I would be in better financial shape. Thank you

-THIS WAS WELL WORTH THE TIME

-Thank you, very interesting

-Thank you!

-Thank you for giving a clear & concise training session that was understandable for the "layman".

-Because I am a slow reader. I was very happy to see that there was a verbal recording, so that I could listen. This helped me tremendously. Thanks =)

-This was very helpful. Although now I have already completed my bankruptcy so I had to find out a lot of these things already, the hard way, through personal experience.

-Very helpful

-This course is a good tool to live by.

-Great program! Thanks!

-I really thought that I have learned a lot from this class and I will use this knowledge for now on and in the future.

-the course was very helpful. thank you

-Great course.

-Thank you, I have learned a lot.

-This course is very interesting and helpful. I'm so glad that it is offered to me online now whenever I need it. I will use the forms provided to make a budget. Lots of good info!

-I found this online class to be very helpful. I plan on using several ideas. Thanks a bunch!

-Great course with some interesting material. I enjoyed being able to relax while reviewing the course.

-In general, this was a good course. Things were explained clearly.

-This course is wonderful and I am great full to the reminders. As an older consumer, We need to address a way to help individuals with starting over after losing everything including their retirement, jobs, homes, and car. Too many of us are being put in the street. Specifically: We are trying to learn to be employment agents instead of having a person who knows how to do this appointed to help a group. Education: I find I spend hours trying to put the pieces together and I need a counselor who knows what you qualify for and knows the system to help you put it together. I find it exhausting to get legal aid for bankruptcy, and I have to teach myself how to do it and have been ripped off by paralegals and attys. I paid money and they got lost. I also think it would be advantages to educate consumers where to get a car at a legitimate auction. I asked the bankruptcy court and they can't help me. As I am going thru bankruptcy I will need a car as my car will be repossessed

-I wish I would have known how to set up a budget years ago. I tried it but wasn't doing it right, now I understand it. Will make a budget for leaks as well as all my expenses. I set all my goals and going to keep them and make sure I reach them. Thanks for your help.

-Thank you. Nice course.

-This is a great tool!!!!

-I REALLY DID LEARN SOME VERY IMPORTANT INFO. THANKS

-found very interesting and helpful

-everything was so helpful, thanks so much!!

-I would have liked to see more on rebuilding credit in this course. I realize that a whole range of topics need to be covered, but this is an area on which I need to focus with my recent life events.

-The Money In Motion Course that I completed was very educational for me. I learned a lot of information that I will use in my life. I'm very excited to get a fresh start and rebuilding my life. Thanks so much for giving me the knowledge to do so.

-this was a helpful program, thank you

-Thank You!

-I've learn something today, you are never too old to learn .I've always known this and try to live by it. Thank you.

-This course was true to my life. I appreciated it very much. Has a lot of forms that I made copies of and am going to use. Thank You so much.

-course was written in plain English, understandable and informative.

-This was a real eye opener for me. I learned a lot and plan on keeping all of the information I printed and review it and learn more. Thank you so much.

-There were a lot of things I learned while taking this course that I didn't know before.

-Very helpful. Thank you.

-Thank you for all your help.

-Thank you very much

-I am grateful for this course. I have changed my way of looking at credit. Thank you for making this course.

-a lot better than I had expected. Not too long of a course. I had time to complete the 8 chapters and review before I had to do the final. Excellent service. I like that I could do this on my own time, didn't have to spend money on gas or listen to a boring teacher. Thanks for the opportunity to complete this online.

-I LIKE THE AUDIO PART IT HELP ME JUST TO READ ALONG I could think about what was being read and understand it better by hearing it read. Thank you

-Thank You I have learned some things in this course I didn't know and will help me be wiser when it comes to my money.

-THE COURSE WAS SO HELPFUL, WILL HELP ME KEEP ON TRACK WITH BUDGET AND MUCH, MUCH MORE. THANKS SHARON

-Very helpful - thank you.

-I learned a lot from this course I was doing almost everything wrong.

-This course was required for my current bankruptcy but reinforces information that I have been learning on budgeting and being in control of my finances....not having them in control of me.

-This was a very good course. I learned things I will keep with me from this point on, especially about the budget. Thank you for helping me.

-this was very helpful

-great information

-Thank you for the course.

-STAFF WAS VERY HELPFUL THANK YOU VERY MUCH!!!!

-Liked the audio because I am so quick to be distracted, keeps you focused on what you are reading

-Thank you.

-I learned a lot from the diff. topics, even if I have been working here in the US for 30 years. I wish I read about all these even 5-10 years ago, it would have motivated me a lot to go to a positive path towards my future credit life. I will surely impart all of these to my children.

-I was pleased with the way the material was presented.

-Great Program. Thank you for this!

-Thank you for this program it helped a lot.

-THANK YOU FOR ALL THE HELPFUL INFORMATION AND FORMS TO USE TO MAKE IT EASIER TO KEEP EVERYTHING IN ORDER.

-topics is very important to me

-Thank you

-this is really good information and I will definitely be using it in the future, thank you

-There was some great advice during this course.

-very helpful.

-Thanks for letting me do this in my own home! That was a plus!

-I am looking forward to a fresh start and making new goals. This has been very helpful.

-Good course. I learned a lot and will follow the guidelines set here.

-I accidentally scrolled past 1 of the questions in the final TEST. I wish there would have

been a 'prompt' to let me know that I left a question un-marked....it was the only question I missed out of the 30 questions =:(Otherwise, it was a very user-friendly course!

-Very good course. I learned some things that I did not know before. I was surprised when I found out I had a couple of the initial quiz questions wrong, so it was definitely worth my time. I intend to start using a budget to help me save money in the future.

-Thank you. This whole process has been difficult but on a positive note I not only learned more about finances but also, I am now more computer literate!

-I felt the course was an excellent tool in helping me to better understand and prepare my current and future finances, and as a result will be able to better manage any future monies I will accrue. It is an excellent learning tool.

-This course actually gave me piece of mind. Filing bankruptcy is not the end of the world. This course actually gave me a new perspective. Thank you for all your help.

-I do not feel this course was helpful to a 72 plus year old woman living on a fixed income.

-I fell that I will get a lot of use from what I learned here and I will be revisiting the web site.

-I thought this was a great program.

-I think course was very informative

-great course and I learned a lot

-I thought the directory of names and numbers throughout the chapters were extremely helpful.

-I was very pleased with the course. There were many things that I was not sure of and some that I was very ignorant of. It helped me a lot, and after I got farther into it I enjoyed the learning process very much. Thank you for it.

-materials were very helpful and I learned a lot

-Thanks!

-very informative and very helpful

-thank you very much...

-the course was helpful. It has helped me understand credit and budget situations I never knew I could be doing all along. I am very thankful you have provided a course to guide me and suggestions for my future money matters.

-ok thanks

-Deemed very helpful if I apply

-I lost a business due to the recession. after missing one payment on one account my

interest rate on all my accounts increased to 29.99% my business credit limits were decrease

-I took the course on a laptop so am particularly pleased with the option to be able to return to the site for review at a later date. I am pleased that I will be able to access the program on my office computer and print off some of the information that I found very helpful and informative.

-This was a very interesting class.

-I am really excited to get started on a budget for us. Our goal is to someday own a home of our own. A budget will help us see what we need to do to attain our goal. Thanks!

-I don't think in today's economy that getting 10% interest back on savings is possible.

-Great material.

-I enjoyed taking this course. I am 55 years old and didn't own a credit card until 1/2009. I hit my head on the job, and now have memory and judgment issues. Lots of doctor bills, and lost my job after 21 years. My Income went from \$99,000 to \$40,000. Now I have had to retire early due to my thinking. You have to roll with the punches I guess. Thank you again for the help.

-Thanks for making me see things in a different light.

-This is wonderful. I no longer feel like I've been thrown out to the wolves. I feel like I have been given a tool for success for the first time in my life as far as money is concerned. I have confidence that I won't make the same mistakes twice. Thank you.

-Thanks this was very helpful.

-the course was really good an interesting

-I wish this course was taught to me in high school.

-Very good course thank you

-The course was very helpful. I now learned how important a savings account is. It must go at the top of your budget.

-This has been very helpful and even better that I can go back to it whenever I need a refresher or questions about what I have learned.

-we good course I took a personal finance prior to taking this course, so everything I learned here re-enforce what I learned.

-it was a pleasure doing this course. I did learn valuable information during my time spent doing this course. Thanks.

-Thanks. It was a nice course.

-In my opinion budgeting for unscheduled or unexpected expenses should be stressed. My wife and I have always been careful about spending but medical expenses were the

main cause of our financial problems. We had our home built in 1996 and she was injured in 1997 at work and had to have surgery because of the injury and suffered permanent nerve damage in her arm due to the injury and the surgery. Even though she was not working, in 2000 we had \$14,000 in the checking account and I started working a part-time job (20-25 hours a week) to save up income to cover her not working for a couple of years because we decided to have child. My wife was finally able to obtain work in 2001 and worked for a year and had to quit when she was 6 months pregnant (her job was very physical, she was 37 when she was pregnant). With my full time and part-time job by 2003 the \$14,000 in savings was gone due to several medical bills, car repairs (\$4000 in car repairs alone), and property expenses. Not only had these unexpected bills wiped out our savings but left us in debt. I have since learned that due to most of the medical bills being hospital bills, a good portion of the medical bills could have been negotiated down. Sorry to be long winded with my comments, but I think unexpected expenses should be stressed a little more when forming a budget. My wife and I sold our house to avoid it going into foreclosure or bankruptcy and we have cut spending to a minimum so we can build up a substantial account to help with any future surprise expenses. I also would suggest in the chapter about negotiating with creditors that it informs the consumer that hospitals will normally substantially lower balances and will except small monthly payments with no interest on the balance as long as a payment is made every month. Also, I found this course very informative and useful. Thank you.

-I got a lot from this program.

-I am not happy about my financial situation. For the most part, I have made very good financial choices. Mistakenly, I trusted people in business to be honest in what they said they would do. Instead, I got nothing in return, especially a refund. There should be laws against scammers. Your class did teach me alot but my biggest lesson was NEVER trust anyone on the Internet. A chapter on that might be worth considering. Thank you

-I found this course very helpful in learning how to set up a budget and save for the things that I really want in life.

-Wonderful course. This should be offered in school to help out people before they gather bad credit.

-This information has really empowered me to be a wise consumer. I'm glad I chose this particular course. Thank you!

-Great course. Very informative. The on-line instructions were very easy to follow. Thank you!

-this was a very good course I intend to use this course to get back on track and get the things I want and not live beyond my means. Thank you for your help.

-I am very happy that I did this counseling session today. I must say that I have learned a lot today and want to continue learning more as well. It definitely does not stop here and even though I am going through a bankruptcy at this time I plan to do all I can to hopefully never let this happen to me again. Thank you so much and have a good day.

-My husband & I are very grateful for the education/tools derived from this course. Thank you.

-it was very helpful and I will use the tools that I learned from this course in my

everyday life.

-Thank you for this course it is very educational and will be extremely useful in setting and reaching our financial goals.

-very convenient.

-Thank you!

-Yes. It was very interesting. what you can learn about you goals, and budget, thanks for your help

-This course was really helpful for me in the future...

-We appreciate the course and the information that we have learned from it.

-Allot of the chapters were very helpful. We have our bankruptcy hearing on Friday. I am very anxious as I hate doing this, but this is our only alternative. Thank You for letting us do this class online. Will expect to receive our certificate as soon as possible online, as our hearing in Nov 6. Thank You.

-Thank you for the class and the additional information opportunities. I hope that by checking these, I can get additional information without being bombarded. Thank you again

-it was a good course and I did learn something at first I was not to excited but feel it was helpful and I plan to stay on track

-With this added knowledge, I will strive to rebuild my credit.

-was very useful course

-I have been in business for 25 years and have made some poor decisions about paying bills on time and using credit cards to pay for supplies and other bills. This course has helped me a lot and given me new ideas for the future. I haven't used a business credit card for over 6 months and don't intend to ever have one again.

-great class would tell others

-was a very informative study thank you Randy Kitchen

-COURSE WAS VERY INTERESTING AND I HAVE LEARNED MORE THAN I EXPECTED TO. THANK YOU.

-Thanks! It was very helpful to be able to take this class online.

-I found the course interesting and useful

-I would like to see more about what options you have after bankruptcy. How to build your credit in order to buy a home...etc...

-Great Class. Included information that will be helpful for my personal situation. Also, information presented was easy to understand and very direct. Enjoyed it! Thanks!

- -Thank You.

-this course was awesome and very user friendly

-Very helpful information, thank you.

-HUD TRAINING BEFORE BUYING A HOUSE

-Thanks, for the helpful and useful information to get my life back on track, and, a fresh start.

-Eye opener for all those who overlooked previous spending habits & a great learning tool to avoid future human mistakes...Thank you.

-I really wasn't looking forward to sitting here for 2 hrs to take this class but I'm really glad I did. I learned a lot. Thanks

-Very informative class and very helpful

-I thought this class was very interesting. Lot of this I know but it was a real refresher.

-I really enjoyed this information and feel that it will be put to good use in my life going forward. Thank you.

-THANK YOU

-I did the course using the audio and thought it was great but it took a lot longer than 2 hours to take the test. Anyway, I got a 100%

-This was the best for my schedule. Very happy with the online teach.

-I could have read the content more quickly myself but having the audio available for the online course made taking the course easier.

-thank you...good information

-thanks!

-your online course was very helpful thank you.

-I will work on my spending and start budgeting.

-This was a wonderful course. It really had me to see things totally different -very helpful

-I really enjoyed this program. I think it was very helpful. Thank you!

-Better than I expected.

-Thank you!

. I will recommend this to someone else that are having problem like me.

-great course. Thanks-

-I could not find a job within the State of Wisconsin and ended up losing everything. Although this course was mandatory for me to take I did learn more about budgeting and initiating goals.

-tried to use the "audio play" button and didn't work for me...everything else was excellent!!! Learned a lot of new things that will be helpful in my life ahead...thanks!!!!

-I found this course to be very informative and not boring.

-Thank you.

-I learned a lot about what I'm doing wrong and what I need to do to get back on track!

-I didn't expect this to be helpful but it was both helpful and informative-interesting

-I enjoyed the course, and felt that it was very informative and useful to my situation.

-excellent course learned a lot

-THE COURSE WAS VERY HELPFULL

-Thank you all for the help I received and many tips that will help me as long as I am alive.

-just thanks

-Thank you

-this course should be given before you can get a CREDIT CARD

-thank you for helping me to learned this course. It was interesting for me to know how to taking care of my problems in the future. Thank you very much

-Well arranged, easy to comprehend material. Thank you!

-Excellent course!

-very good course

-This was a great course. I already knew a lot of what was presented, but it was a great refresher.

-Thank you!! :-)

-Good course

-it was an excellent online course which help put thoughts into our mistakes that people do in their lives without realizing it until they are stuck with bills cause not knowing how to manage bills and there income properly. It's an experience to learn and grow from it. thanks

-THANKS! GREAT COURSE!

-I actually enjoyed this class. Very informative. I used the audio. Thank you

-This was a very interesting course. Thank you

-Thank You!

-MP3 read along is a great feature! You rock!!!

-THANK YOU THIS COURSE WAS VERY HELPFUL.

-Will try to institute many of the learned bits of information into my life. Do not want to get in same boat ever again.

-IT WAS VERY GOOD PROGRAM TO LEARN FOR LIFE AND THAT WAS HELP TO LIVING USA.

-basically a good course

-My case is not very common so my attorney has told me; I have filed bankruptcy and needed to complete this course to complete my bankruptcy. The course was interesting and helpful and has tools to help most people , but on the other hand people like myself who are self employed and already have to budget in order to get loans for business survival , but are a the mercy of the markets and the economy , to little information .

-Thanks, this was a great course. I thought I knew it all but ended learning several new things

-I believe that this course will help me in the future in taking charge of my life. Thank you for letting me participates in it.

-I have shared the budget information with my children. I didn't mind taking this class at all. I really learned something from it. thanks

-Thank you.

-The course was very educational and very easy to understand. Thank You for your help.

-I found this course very informative and wish that I had been introduced to you before my financial situation was at the point of no return. Thank you

-Learning materials were helpful!

-I am so thankful that this financial education is one of the requirements because it gives me a better understanding in setting my future goals, & lifted my spirit in spite of the unforeseen failure, job loss & hardship that I am in.

-Thank you! I have learned SOOO much!

-good stuff.

-Thank you very much. This was very informative and interesting. I plan to review the

materials in my efforts to re-establishing my credit. Thanks again.

-Satisfied with goals of course.

-I felt a lot of this information was very common knowledge. I felt because it was required for post Bank, there would be information on What to do now to start life again. How to rebuild credit. For ex. I have heard that by now paying rent they can report that to the credit beau each month to start establishing your credit again. I just feel all of this is the DUHH factor. I was required to take the course by law because of the bankruptcy. It was expensive and only filed because of a divorce. Not because I'm simple. I would have liked more education for my money.

-I think this course was very informational to help me with a fresh start.

-I need to make my budget work with the little pay that I receive I'm hoping that this program can help me reach my goals

- This should be taught in High school.

-I like the parts that break down the various interest scenarios over the years/ Thank You for helping me see the light.

-Great course, Chapter 8 in particular. I needed this chapter 2 years ago and it would have prevented bankruptcy.

-Thanks!!

-Great course. Learn a lot. I'm ready to start my budget. Very Thankful for the course.

-We owned a hardware store and the comparison that the larger store was cheaper was not an accurate scenario. The hardware store can be cheaper. The point of "shopping" is well taken.

-This was an excellent course. I feel that I will benefit in the future by putting its content into practice and being more conservative with my money.

-I enjoyed the course. I will use a lot of the information provided.

-I wish I had this course in High School! This program should be included in all High School curriculums.

-I found the online course to be very effective and beneficial for me to learn. Thank you.

-Course is pretty informational and practically applies to any individual.

-Very good information. Thank you.

-Good course.

-This was a very thorough and informational on-line course.

-Thank you for the opportunity to get this information!

-Some of the information about working with creditors/lenders needs to be updated to today's negotiations. The course information was reasonable for last year, but it's not necessarily true now how/if they will work with you.

-Thank you for your help

-As I got into this course....I truly began to appreciate fully how important it is to APPLY a budget to our lives!!

-Thanks for a great course. Learned a lot

-VERY INFORMATIVE!

-THIS COURSE REALLY HELPED ME TO APPRECIATE THE IMPORTANCE OF HAVING A BUDGET AND ADHEREING TO IT. I LEARNED MANY VALUABLE THINGS TO FURTHER MY GOAL OF BETTER MONEY MANAGEMENT. THANK YOU.

-I have enjoyed this course very much. I am certain now to use a budget to help me control my finances. I always did use a budget, but not as shown here. This way of budgeting with goals will definitely help me. I will definitely apply what I have learned here.

-"Thanks" for your help.

-this was very good course. There are things I did not know. I will use in the future. Thank you

-This was a very informative course. I am glad I was "made" to take it.

-I was worried about taking this course, but found it to be easier to take than what I thought.

- This course has been very educational for me. It has helped me immensely. I can now set my goals and be on my way to a fresh start. Thank-you!

-This program was very informative. I enjoyed taking it.

-Very helpful and good tools provided to help with correcting past mistakes.

-I liked this course and think I learned something.

-Very necessary...ESPECIALLY for US!

-This was very helpful, and I do not believe I will ever be in this position again. Thank you

-Thank you for bring me up to date on new rules and laws and having the opportunity to participate in your program. I learned quite a lot.

-I have learned so very much. I would like to go over this info.

-Thank you for your assistance and this program was very educational.

-Thank You

-very helpful

-Great course - I learned a lot about contracts and credit cards and how credit cards can charge 4 different ways.

-this was very interesting. I learned some new things,

-Thank You very much, the course was great. I liked the narrated version but I wish I could see the text while he was talking. I wish I had taken this course years ago, thanks again.

-The chapters some information that I knew but much info that was very helpful in beginning to start again.

-Well written

-would like information on life after bankruptcy when do creditors look at you favorably. I found the class very helpful and informative.

-thank you

-I found the class to be helpful and informative. Very easy to understand and follow.

-You have given me a better picture of how to look at my money with positive attitude and to be more careful of managing money need vs. want. Thank you for the insight.

-This course has helped me very much. Thank you for providing it.

-very good

-your class was very helpful and I will put a money order in the mail tomorrow and again thank you very much

-Thank you very much.

-I feel that I learned a lot from this program!

-Thank you for the opportunity to do this online on my own schedule. I appreciate it.

-I liked the audio. It put in an easier perspective

-Thanks

-Thanks a truly great program.

-very informative lots of help for the future

-I can't say enough about this test. I am an educated person but failed in the credit card world. I have learned a lot from this test. thank you

-Thank You

-Great and concise course - it confirmed items I heard and sort of knew, and taught me many new items, such as Congress Acts, websites for financial/credit related issues.

-I have learned a lot by taking this course and I hope to use these tools in the future and implement what I have learned.

-Excellent course!

-I really enjoyed having this be an online course. I liked that I could select for the computer to read it to me as well. This was very convenient for my busy life. Thanks.

-I learned a lot from this course that I was not aware of.

-Good course

-This course was very helpful!

-Thank you for all the helpful information...

-The staff was very helpful when I called to see what had been received when my internet went down while taking the final. Thank you so much.

-thank you. Wish us luck.

-Thank you- very helpful!

-Thank you the course was very helpful, and easy to follow. The audio option was nice.

-I am a slow reader but I made it through. Thank you.

-thank you

-Thank you providing this class... it's very useful and helpful for people like me.

-I would like to know of a way or method or agency that could assist in getting me a credit card (with low limit) to assist me when I have to travel on my job. I have to use my own Form of Payment...a debit card, to book hotel, car rental, eating, and then be reimbursed. This is a tremendous burden as I do not always have funds available or when I cancel a hotel reservation it may take 3 -5 business days for credit to appear. Who could I contact that issues such cards with perhaps \$300 limits.

-The On-line course made taking this course more convenient than having to take time from my job & having to drive all over town to be at an office or on-site location.

-I found this course to be very helpful to me and my family and I will be putting what I've learned her to good use starting now. Thanks!

-Thank you so much for your help.

-thank you

-Your on-line program is very well done. Thank You

-Thank you. I learned some new things and it was helpful to review info I already

knew. I actually enjoy the use of a budget. God bless you for your help to folks like me!

-WOW, This course was awesome, I wish I would have done this my first time around filing bankruptcy. Although I have found a lot of the tools here in different books, websites and excel charts I would have liked to have had it all in one place along with the services offered here to help apply it all. At 43 years old I really need to and plan to apply everything I have learned in this course. It is going to take some work and time starting over but it is worth the peace of mind for me, my kids and my future husband. Thank you!

-Thank you!

-Thank you for your wonderful course it will help us a lot in the near future thanks.

-Helpful and insightful course. Several things I did not already know about personal finance.

-thank you.

-This was and is very helpful to me I have learned a lot from the book. What I learned will be put to good use in turning the financial state that I am in. Thanks

-I found this to be very informative and easy to understand.

-Thanks!

-I found the course to be very helpful with getting me back on track and I learned quite a few new things during the process. Thank you very much for the opportunity to turn my life back around

-thank you

-The information provided is logical, and practical - and to be used by all

-Pleasantly surprised, thought I would have been less engaged. Liked the audio option. Thanks

-I found the agency to be very helpful in going through a difficult time. The staff is outstanding and the process clear to understand. Thanks very much.

-Very interesting.

-This a very good online course

-This course was very enlightening... I really enjoyed it!!!

-The course was very helpful and I like the audio. Thank you.

-I found this course to be exceptionally useful and helpful.

-I found this course to be very enjoyable, clear, and helpful. Thank you!

-Very helpful! I will absolutely create a budget and do my very best to stick with it.

Thank you for the opportunity to take this program.

-Very good material

-Have a nice day

-Very good information and makes a person think about the things that got him in his financial situation.

-Very helpful in thinking clearly on how to improve our situation. tks.

-I enjoyed

-I need help finding a good career, I work 2 part time jobs now and my kids are now at the point that I don't need as much flexibility; I would like to utilize my skills and make a better living. If you have any info that could help, please send it my way. Thank you, the course was great!

-I found your course to be very helpful. I will look forward to setting up new goals.

-great

-It would feel better if it were mentioned in the beginning of this course rather than at the end that it's quite common for unexpected job loss and medical expenses to destroy a budget and any quick chance of recovery especially during this long drawn out recession from 2007 through????????

-Well done & very educational.

-Good course.

-Great job. Thanks for the help

-Very well put together course...Thank You...

-This is a wonderful program....

-Thank You

-I now can see why a budget is a necessity for obtaining and keeping a good credit system.

-a lot of the info was already known, however, not always applied. Good to get a refresher on how to handle finances. I don't want to go through this again!

-thank you

-This course was very beneficial to me. Goals and how to prepare a budget was most helpful.

-I can see where we went wrong and how easy it could have been to fix if we just stopped and listened.....or learned.

-There was a lot of good information in this course that will be useful to me in the

future.

-The online course was very simple to use and easy to understand which I found very helpful.

-I was surprised to realize that all of my financial failures were right in front of my face. I've always lived from one check to another, and was never taught to make and achieve goals, something I will now teach my grand children.

-I really enjoyed taking this course. It has changed my way of thinking of how to manage my money. Thank you so much for this opportunity

-I found this very helpful, and will continue to review the chapters that I printed.

-I really appreciated the option to have the audio read to me. I was able to understand the information much easier while it was read to me.

-Thanks for the assistance.

-Great course! I feel I learned a great deal from this. Time well spent!

-I have certainly been well informed as to restructuring my management skills as it relates to bringing my household back into balance, financially Thank You

-The online course very easy to follow and very helpful. I received a lot of great ideas on rebuilding my finances.

-Thank you. I'm still looking for a full-time job with good wages and health insurance. Working four part time jobs, some of my hours are fill-in or on-call. Otherwise I will continue to struggle. Thank you.

-I really enjoyed reading this material. I felt that it was extremely helpful- I wish this were required learning material for high school and college students.

-I'm looking forward to setting some goals and making a budget and paying ourselves first (savings). I would always put savings on the back burner and now it will be first. Thank You for the insight.

-This course was interesting and helped to remind me of past mistakes. It enlightened me on a few knew subjects as well. Thank You

-very good course

-Thank You!

-Thank you.

-THIS IS A GREAT COURSE ,SHOULD BE TOUGHT TO ALL HIGH SCHOOL KIDS ALSO TO THE NEW LEGAL EMMIGRANTS WHO DID NOT HAVE THE OPPERTUNITY TO LEARN THE CREDIT SYSTEM IN THERE ORIGENAL COUNTRY

-I have always kept a ledger of my monthly expenses. However, I have never considered making goals. I just buy when I want something. This became a habit, and putting money in a saving has always been put off till the next pay check. I have not

realized that our money has just had a way of falling short, and spending leaks were the culprit. I'm 60, and I'll be lucky to have another 10 years, and I don't want to continue to live from one check to another.

-very informative

-THANK YOU VERY MUCH

-This course was very helpful and very educational. I learned a lot from it and I hope to use it in my very day life. Thank you. :)

-I must comment and express the significance of this class. I believe this was an excellent class and will take much from it. It's too bad schools do not teach this material to our children. It could get them a head start.

-This was a very knowledgeable course. I learned a lot. I only wish this had been available when I was younger. My finances would have been so much better.

-thanks for your help

- I am very happy that I am able to come back to this site for future reference as I never want to be in the position I was in financially ever again.

-Thank you

-Wish this was a required course for graduating from High School.

-Wish this was a required course for High School students to graduate

-I thought this online course was very good and in-depth. Thanks

-The one incorrect answer was clicked in error. I was positive I clicked the correct response but was a little anxious at the time so must have not. I know not to borrow money from a day lender.

-thank you for this course; it gave a lot of helpful information and lot of food for thought.

-I want to thank you for this course it has given me a lot to think about and I will be mailing my picture to you today again thank you.

-thank you for the course, it showed me all the things to look for and what I've been doing wrong. I will start a budget today

-Thank you for this informational course. I do believe I will be able to use many of the suggestions.

-thank you for your help

-I found this course very informative with many great tips on how to budget your money. Thanks for the help.

-Starting a small business for retirement with additional budgeting tips would be helpful for my family with my wife being disabled. I would be very thankful any courses

that could assist me.

-excellent course. Was "lackadaisical" about taking the courses because I had to, but I truly learned allot and will be putting many of the suggestions to use in my life. Thank you!

-I was not looking forward to this course since I was required to take it but I am pleasantly surprised. I did know a lot of the answers prior to reading the course but I learned some valuable information that I was not aware of. Thank you for getting to the point & showing understandable examples.

-it would be nice if you get done two to three minutes before the time to be allowed to go on and do the post test. Some people read faster than others. Over all this was good. Like this much better than what we had to do before we had to start bankruptcy.

-Thank you for all of your help!!!

-This was great Thanks for the ability to take this course at home.

-thank you

-Thank you for all of your help

-GOOD INFOMATION IN THIS CLASS

-Good course! The things I learned about budgeting will help me a lot. All the other things were very useful tips as well, like how to avoid scams, renting or owning a house, things like that. Thanks for providing this service, it helped a lot.

-THIS WAS A GREAT COURSE. IT WILL DEFINITELY GET ME BACK ON TRACK.

-Great tool. Should be required in High School senior year for all...regardless of GPA

-This is an excellent course!

-It was simple and easy to understand. Not boring like I thought it would be ... lol.
THANKS!!!

-Thanks for audio content. I learned several important new federal agencies and contacts. I learned new ways to budget, not buy things on spur of the moment. Buy only what is needed. Do not pay bills by using other credit cards. Do not use pay day loan companies. Reconcile my bank statement to assure money is there. Checks can be withdrawn immediately and not by deposit. Don't sign agreement without reading all the fine print. This course was very informative and helpful.

-Excellent

-Even though I filed bankruptcy because of medical debt I still felt that this course was helpful in just everyday life.

-I'd like to know the most important thing I can do to be able to purchase a home 5 years after bankruptcy.

-program is quite helpful

-Well managed course, keep the good work.

-It took me a long time to read over this course. But I have so much more understanding of where my problems started and continued. I will take this knowledge with me for many years. Unfortunately some of the creditors won't work with you and still get very mouthy with me on the phone when I tried to get them to lower my interest rate back to where it was at first. Then they lowered my credit limits so far down that the balance went above the credit limits. Then they added more charges. Thank you for teaching me the right things to help me not to make the same mistakes again.

-Excellent Course. I need refresher every so often, please.

-I learned a lot. Thank you.

-I feel that seniors in school need to take a close look at this course

-Thank you!

-Thank you for all your help.

-Thank you very much, I have learned something I did not know before taking this course.

-I found the course very helpful

-I appreciate this test that I have taken and I know that it will help me in the future and thanks for all the help.

-COURSES LIKE THIS SHOULD BE TAUGHT IN SENIOR HIGH SCHOOLS, SENIOR YEAR TO PREPARE STUDENTS FOR THE WORLD OUT THERE. MAYBE THEY DO, JUST NOT WHEN I WAS IN SCHOOL. IT'S A TOUGH WORLD, EVERYONE WANTS YOUR MONEY. THANK YOU FOR THIS OPORTUNITY.

-I learned some interesting facts about interest charges and how to help myself in the future -

-The course helped me out a lot because I learned a lot of helpful tips on how to live and provide for my children and myself on a budget. I never thought I would be in this situation. Life has many changes and obstacles that can interfere with your life. When my husband died and I broke down. I never thought it would get worse but then I lost my job and the bills started to pile in and I couldn't pay them all. Thats how I got into this situation. Thank you for all of your help and support because I think I will make it now.

-You may want to add some continuing education courses dealing with recovering from bankruptcy.

-It would be nice if this course addressed developing a budget if you work on commission only.

-I very much liked the auto because I have a hard time reading due to bad eyes.

-After completing this course I feel better equipped to create a budget I can stick to, set goals and accomplish them and rebuild my credit.

-Great course. I wish I had taken this a long time ago.

-I THINK THIS PROGRAM IS VERY HELPFUL. IT HELPS A PERSON TO BE MORE RESPONSIBLE.

-Thank you very much for your convenient and in depth study at a very reasonable charge. I learned a great deal that will certainly be the guiding light of future endeavors.

-Good Course