

Money in Motion Student Comments

11-14 to 12-15-08

-The course will definitely help me and my family in the future. I think sometimes a person needs to be pointed in the right direction to understand and interpret what they need to do to go in the right direction in finance and life thank you I received both.

-I really appreciate the positive language used. This has been a hard time for us (both laid off and medical issues) and we are feeling a bit hopeless. The fact that you continually reassured us that we can go forward - that our situation isn't permanent was VERY helpful. Thank you.

-The material and tools included were explained in a simple manner that anyone can grasp. The tools shared were ones that can be easily incorporated into a day-to-day life to make a huge difference in future budgeting and spending. I appreciate the common sense, simplicity, and the forwardness of the information. I printed off the booklet for future reference and am incorporating the tools into my life for the rest of my future. Thank you for putting together such a great tool. This would be wonderful to have easily and readily available for people well before they ran into difficulty.

- I honestly learned quite a bit and was so much more comfortable at home. The very first sentence in one of these topics was my story completely and I have been so ashamed, helpless and hopeless--now I have hope. That money is a tool, goals can change and my attitude has changed just knowing I'm not alone in this--thank you sooo much. Keep up the good work--it can literally change or save someone's life!!

-This course taught some very valuable lessons about managing a personal budget that I fully intend to apply in my life immediately. There were a few things, such as setting goals as a budget foundation and putting savings on the top line of a personal budget, that I had no idea about prior to taking this class. This program shed some much needed insight into my financial woes. Thank you!

-I was pleasantly surprised at the wealth of information and how practical it was and how easily it could be applied. Thank you for this.

-I believe the course is a real "eye opener". Many of the topics were items I never gave any thought or importance to. I just never took the time to pay attention. I'm sorry I didn't have the opportunity to take a course like this many years ago when I was young. I'm sure I would have used it to my advantage.

-This course has been a great help and has made my attitude about my budgeting change. I never really thought it was important to have a budget until I took this class.

-This was very well thought out and administered. My hats off to your agency. Even though the information this course contains is really more about basic economics, it does show how every aspect can and does influence, as well as relates to the other. VERY WELL DONE! Thanks

-This course was excellent. I learned a lot and cannot wait to implement it into my everyday lifestyle. I learned that things are not going to fix themselves and now I have the tools and resources to create a budget, see where I'm failing and work on that area. Thank you so much for this information.

-I just want to thank all of the people involved in creating this course. I found it rich on info. It has a comforting personal touch in relating to people's lives, including tips to those who thought they knew it all.

-This was a great course I will continue to use the tools you have given me.....I will not get myself in this problem again

-I found this credit education course very helpful. It gave a base to build upon and give me the confidence to move forward with goals I know I can achieve, with patience and perseverance.

-For an old fogie like me, I was surprised by how much I really didn't know about personal finances. This course ought to be required in High School. Maybe then fewer people would be in this situation.

-This course was a real eye opener for me and my family. Looking back at what we spent money on that was not needed and what could have been saved each month by cutting out needless expense is shocking!!!! Thanks to this course, things will definitely be different in the future!

-Very well worded and comprehensive program, including data generated formatting. User friendly. Thank You.

- I enjoyed this course and learned more about budgets and general finance than I've ever known. The online convenience was tremendous help.

-I have very bad eyesight and the online course was easy to read, very useful and friendly to my needs. Thank You

-The emotional stress of individuals past 40, starting over, feeling like a failure, this course helped me to reassess my goals and future giving me hope of light at the end of the tunnel. Thank you

-Thank you for this wealth of information. I wish my now ex-husband and I had used credit counseling services many years ago-
-it puts things in the right prospective.

-It was a very well thought out program with excellent presentation online.

-I really did get a lot out of this course...although I regret the reasons that brought me here; I appreciate that the information can keep me from coming back.

-Thank you, this course was nicely written. Most of these concepts I have learned the hard way. I would encourage others to take this course not because they have to but for the helpful information.

-This was a FABULOUS 2 hours spent! I wish I had taken a course like this years ago. I'm printing all of this info to pass on to my oldest son so that nothing in his financial future comes as a surprise. This should be a course taught at the middle school/high school level. Thank you.

-I LOVED the audio option. It was just like a live instructor. Using this option, held my attention and enabled me to retain information longer. Even though I thought I was quite knowledgeable before the course, the course enhanced my knowledge. I'll definitely adopt a budget and begin a savings program. Kudos.

-I unfortunately waited much too long to address my financial issues and have a lot of catching up to do. I knew the fundamentals of what was presented and what needed to be done, but unfortunately I allowed myself to become overwhelmed and scattered in my thinking on how best to address my finances. This course reconnected the parts for me and it is my intent to get things back on track as quickly as possible. I know too that my son will be required to take this course as a precondition to continuing his college education as the benefits of sound financial

management are too great to ignore or take lightly. Thanks...this was worthwhile.

-This has been a valuable learning tool! I never thought I would be in this position and I am grateful to have had your company available to me. I found everyone I dealt with to be kind and considerate, & understanding. I have more knowledge than I did before and have been given valuable tools to help me as I start over. Thank you so very much!

-This course really opened my eyes to what I have been doing wrong for so long. I'm excited to get started on my goals and new budget!

-Thank you for this opportunity to take the course on line. I am 68 years old and I was able to gain more from the course by being at home and taking at my own pace.

-I found this course very beneficial and very helpful. the program made me see the mistakes and traps i fell into to end up where i am today.

-This course was amazing. I'm 46 years old and had perfect credit until an unexpected health issue arose with my youngest son. Although I had never been late on a pmt in 13 years, I now realize that had I managed my money the way I should have, I would not have had to file for bankruptcy because of an unexpected event. Becoming over-extended was my downfall. I made most of the mistakes discussed in this course, not realizing they were making my situation worse over time, rather than helping to improve my financial situation and be prepared for unexpected situations. Although my very good credit was destroyed within a matter of 2 months, I have learned from it and now have a fresh start. My previous mistakes will not be repeated, knowing what I know now. This course was simple to understand and very interesting. The website is user friendly. I am interested in taking an additional money management course and would appreciate you contacting me with the details on how to sign up, if such a course is offered. Rebuilding my credit is very important to me and I know there is a lot more to learn about "life after bankruptcy" Thank you to K for setting me up to take the course. She was very personable and so understanding. When I visited with her, she quickly put me at ease with my feelings of embarrassment that go along with discussing a bankruptcy.

-This course was an eye opener and made me see things that I was overlooking with my life day to day. As in the first chapter it stated that we tend to spend as we make more and that is so true. Trying

to live a lifestyle that you can't afford will get you in trouble down the line.

-This was my first online course at age 74 and I feel I accomplished something great.

-The course was a good learning resource for me. Some things in life you just do and never take time to look at them. The course helped me focus on things a little better. Thank You

-Great course. It covered everything from the basics to the advanced. Everyone taking this course should never have money problems again...Thanks

-This was a very interesting course. I have worked for a collection agency for 10 years and still I learned things I didn't know.

-I found the course helpful in understanding how I got into the fix I am in and am glad that I have a new understanding of how to budget myself better . Thank You

-I found the individuals I worked through very helpful, friendly and understanding. The course was easy to work through and I appreciate the opportunity to take it.

-THANK YOU ALL FOR EVERYTHING IN HELPING MY FAMILY DREAMS GET BETTER KEEP UP THE GOOD WORK HELPING PEOPLE LIKE ME

-I came into this program leery of its actual usefulness; but now that I've completed it i've learned many useful ways of turning my

-This was great to learning experience I ever had. I'll change my life style and make sure I'll do budget now on. Thank you very much for this class.

-This Program was EXTREMELY Helpful! I am Grateful for this class and intend to put the Information into Action. Thank you for the Training and look forward to learning about more resources to rebuild my credit.

-I learned several points that I was not aware of. I felt someone knew just what I was going through! I am sure I will benefit from this second chance. I am a recent widow and must turn my situation around. Thank You

-I do believe that this course makes a person understand a little more about budgeting, and helps watch what a person spends their money on.

-I think this course was very helpful I found out a lot of simple things I was un-aware of can cause big problems. I am thankful for this course and now have a positive outlook for our future. thanks

-THIS IS AN EXCELLENT COURSE THAT SHOULD BE REQUIRED AND INCLUDED IN THE CURRICULUM FOR HIGH SCHOOL SENIORS.THANK YOU FOR THE INFORMATION.

-This class was very informative. I've taken notes to help me better manage my money. I've already started looking forward to setting realistic goals for my family. Thanks

-Gained some useful insight into the advantages of using a budget. The discipline to do so will be a positive in the rebuilding of my financial well being.

-I THINK THAT THIS WAS A GREAT COURSE TO HELP ME WITH PLANING MY BUDGET AFTER BANKRUPTCY. . .THERE IS A LOT OF INFORMATION WITHIN THIS ONLINE COURSE. . . .

-I really enjoyed this class and will do some of the things i learned i wish i would have learned this in high school. I know i will do better after taking this class

-This program is wonderful--I feel if this course were given to high school students as a required course to complete before graduation it would educate the next generation into better budgeting and management of finances. Thank you for offering and requiring this type of course to help people identify budgeting issues, fraud, and common sense.

-thank you for this course, i printed all chapters to refer back to in the future to ensure my money management practices are wise and will help me achieve my goals, both short term and long term.

-THE POST-BANKRUPTCY COURSE GAVE ME A LOT OF INFORMATION I CAN USE GOING FORWARD. THE BUDGET THAT I CURRENTLY USE WILL BE REPLACED BY THE INFORMATION OUTLINED IN CHAPTER 1. IT'S IMPERATIVE THAT I SET NEW GOALS. I'M 60 YEARS OLD AND I HAD NO INTENTIONS OF FILING BKCY BUT WITH MY DEBT RATIO/INCOME, EVEN WITH THE EQUITY IN MY HOME AND A GOOD CREDIT SCORE, I WAS UNABLE TO QUALIFY FOR A HELOC BEFORE ENTERING INTO A DEBT MANAGEMENT PLAN. THIS COURSE WAS WELL WORTH THE FEE.

-this course should have been mandatory before i got my credit cards, or in high school. maybe it would have helped to have good habits from the start.

-I thought the program was very well explained and I did get it done a little early, but I did learn more as I went back to go over each chapter again.

-THIS COURSE WAS VERY INFORMATIVE AND I HAVE LEARNED VARIOUS AVENUES THAT I AM SURE WILL ENABLE ME TO GET BACK ON THE RIGHT TRACK. I WILL REFER YOUR SERVICE TO OTHERS.

-I just want to thank everyone involved who spent time with me analyzing my debt situation and giving me counsel in improving my monetary situation. This course was very enlightening for me and I have learned from it.

-Thank you for having this program available, I was able to learn so much and will apply all the information to my family and me in our lives. Thank you so much.

-It really makes me understand a lot of areas that I have not consider previously for example: Budget, set up goals, read documents before signing well. Not take a word from anybody. Keep saving as a priority, etc... thanks.

-I really took my time on this class and tried to be open about the information provided and tried to apply it to my life. It really was a great learning tool that I would recommend even for people not going through a bankruptcy. It was very helpful and I think it is a good requirement for people filing bankruptcy.

-This was a great course, I really learned a lot and will be using all the techniques that I learned in this class to help my family and I have a better budget.

-I thought this course was very helpful to me and I learned a lot of things about how my credit really affects my life. I learned many things that I never knew about. I will definitely use all of the important subjects and apply them to my life. I think this course has taught me a lot about the way I handle money in my personal life. Thanks.

-Helped me to see where I made a lot of mistakes in my spending habits. Course gave very helpful tools, such as setting short and long term goals and importance of starting a savings, preferably at least 10% of payck, if not possible a little is better than nothing.

-I'm glad that I had to take this online class. It was a great way for me to get on the right track so I don't repeat this bad money handing situation ever again!! We should have to take this class every time you open a credit card!! Plus every checkbook should have a "Goal Card" in it!

-I am hopeful that I can rebuild from nothing. Our finances are a mess because of illness; we lost our business and home. This course has given me support that I can rebuild. Thank you.

-I'm very glad you offer this course online as I travel for work and would not be able to have done this easily via phone or in person. The online course was great. Thanks!

-I found this course very helpful and informative. I have learned a lot of things i didn't know, and feel i will be much wiser in making decisions in the future.

-I learned a lot from this course, a lot of information that all taxpayer need, but what i really like is the understanding is how the credit card company figure the interest and the contents in signing a contract and the key word for me is BUDGET now I must learn how to apply it to my life from now on. I thank all of you that took the time to put this program together.

-This was really helpful to my husband and me. My husband kept telling these things, if I would have listened to him I would not be in this position.

-This course was excellent. It really tells you more in detail what you should not be doing with your money. Thank so much for your program.

-this was very helpful since i could sit here and have it read to me since reading is hard subject for was easier to understand this is very good course

-I feel this course obtained a lot of very good and useful information. It was nice having the samples of budgets and letters that I could download.

-I enjoyed the on line way of taking this course. This gave me the freedom I would not have in a classroom setting. Thanks for the excellent training. This really got to the heart of each topic.

-I never realized everything you can do to get help with your problem. I've learned a lot through this and hopefully with what I've learned i can become a better person and have a better credit

-I've made budgets over the years but they were never realistic. I didn't add in nearly all that I should. I think the budget piece will be the most helpful to me.

-This course was very informative. I have printed out the entire course and will start using the forms given to start a new financial future. Thank You.

-My situation makes me look like a total fool when it comes to money; however, I was only trying to survive, considering all of the life changing experiences I had to deal with over the past 18 months. I am so sorry things had to come to this; but, I just couldn't pay anymore and now I am losing my home, a home I had for over 31 years. I will be so grateful to get my life and my financial situation back on track.

-This was a mandatory class for me as I found myself having to file for Chapter 13 Bankruptcy. It is an awesome course however, and it is too bad that it isn't something that is required before a person would take out their first credit card/loan/etc.

-This on-line class was very helpful in being able to start over with a fresh perspective in handling money correctly. It is worth the time to become knowledgeable for my future financing and avoid mistakes from the past.

-Liked being able to take course on-line. The on-line course allowed me flexibility in the timing of the two plus hours it took. Thanks for the great course.

-This was indeed an educational experience. Many areas I took for granted and my awareness has been increased. I will be more focus in my financial outlook and managing my expenses and developing a plan for my financial future. Thanks for this material as it was extremely useful.

-I definitely think that taking this course has prepared me to be more responsible with my expenses... I appreciate the education that has been provided to me...

-I started out thinking i knew all this, but was surprised to find out that i knew very little in comparison. I learned much from your course and will apply the new information. Thank you for this class

- Thank you so much for this class. i certainly learned a lot. i also would like to thank your staff for being so kind. a special thank you to R who i had for my first test on the phone.

-I think this would be a great course for use in High Schools as I have a 20yr old that I think could have (and still could) benefited from a program like this. Also, I attempted to contact a credit agency when I saw things were going south on us with our finances and was told that unless I couldn't make my payments that the credit agency could not help me. Had I had some of this education earlier in our budget issues I don't know that we would have had to go through the bankruptcy.

-I found the forms in this course to be very thorough. Sometimes it is hard to think of everything needed in a budget, especially if it is not a regular expense.

-I found this program to be very informative. There were things in this program that I had no idea about, as far as managing money, which had never been a strong point for me in my life. I will use the tools I learned here in hopes that I will never be in a position to file for bankruptcy again

-I hate that I had to take this route. I believe I will not get involved in credit again. I was always proud of the way I took care of my bills. I was proud of my credit rating because I earned it myself.

-Much of this I already know. However, it is always prudent to have a refresher. Therefore, I approached this course as an opportunity and with my mind open; I did learn new information and developed greater resolve. Thank you

-For years, I have had a great credit score, but after my divorce and raising two children, I just had so much trouble making ends meet and I was not careful enough. I have every intention of only purchasing what I can afford. I will never go into debt again.

-I was surprised at how much I learned about credit. The budgeting tips and goals will be very useful in my immediate future. This should be a course in the schools for young girls and boys who will be graduating from high school. If this course had been given to me in my 20's or earlier, I think I would have made better choices in my life. Thank you.

-I have saved all chapters of this online course to my computer for future reference. I have learned a great deal from this site and I

am regretful that I didn't know about this before, but happy I have the information now.

-This online course was quite helpful. It was easy to read, understand and comprehend. The flow of the chapters was good and most informative. I was given very basic but solid information. Thank-you.

-A special thanks to the one who prepared that program. It is really helpful. I learn a lot from it. I am on the good way to manage my money by having a good budget. Thank you again and may God bless you.

-I have learned so much from this course and will use it in my future regarding my budget & saving for my future. It has really made me realize the different things you can do to accomplish your personal goals in life. Thank-You

-I REALLY GOT ALOT OUT OF THIS COURSE. I FEEL MORE ABLE TO MANAGE A BUDGET AND TO STAY ON TRACK WITH MY SPENDING, AND THE IMPORTANCE OF MONEY MANAGEMENT. THANK-YOU VERY MUCH

-I learnt a lot, I wish I got this before getting in this problem. I am sure it will help me to get back on my feet. Thank you for this excellent program

-The information covered in the course chapters were very helpful in learning about credit, what it can do for you & how it can hurt you if you do not use it wisely.

-I think everyone should have a course like this before they graduate from High School and it should be in a required to earn a diploma.

-I did learn a lot about budgeting that I didn't know before. I learned about things that I didn't know about because I never had to deal with credit cards very much. I appreciate the class online because I could do it from the comfort of your own home.

-very educational subject matter. It reaffirmed my thinking process and provided me with the confidence to succeed and was very motivating. Thank you very much

-I think it is a good idea for anyone who has had to deal with bankruptcy to take this course, because it does educate you about

areas that you had no prior knowledge of before. so thanks for the information and this course is great!

-I feel this course is very helpful in learning ways to not get into the same situation of bankruptcy in the future. I found it very informative.

-Under the circumstance, I hate the situation that I and My Husband are in. However, If it had to happen, I'm glad that it happened with education so that it does not happen again.

-THANK YOU, I REALLY FEEL I LEARNED SOMETHING IMPORTANT.IT WILL BE WITH ME DAILY AND HELP ME TO STOP AND THINK.

-This program was very helpful to me. I must admit there's a lot of information out there that people don't understand about their debts, credit cards or any money situation. Just reading this is a lot of information that i needed to know. I will be using a budget sheet for now on. Thank you

-i really think if they would give courses like this in school then a lot of people would understand money, and less people would get in situations that they do have to lose everything and have to start over. it is a very helpful course and gave me a lot of new ideas and new ways of thinking.

-Credit is hard to come by i lost my job that's what got me in the mess i am in now that i lost my good credit it makes it hard on me not being able to get what i want or need. when i rebuild my credit i hope i never lose it again

-I am truly sorry about having to take this course, but when my ex-wife left me, she took almost everything. She did leave me with the bills, though. And like your course stated, when my bills kept growing, I should have recognized that I was in trouble. As they say, "Live and learn!" Thank you for all this course has taught me.

-I just want to say thank you to everyone at the office. I have learned a lot from the programs i had to go through and will definitely be using them in my life now.

-Thank you very much. I believe that everyone should read up on this course no matter who they or how well they handle their credit-I believe that this will help me for sure. Thank You again

-I hope to learn from my mistakes and I have already set my goals and started a budget. I will be very careful in the future with money issues.

-This course should be available to all who are having financial problems (is: managing their money, budgeting your finances, financial analysis, etc) not only for those who are forced to go to Bankruptcy Court. Reading the chapters has helped me realize that I did in fact try to find other avenues for help and that this was my only recourse to get back on my feet financially.

-I really appreciate all the helpful tips and information during this course. I truly believe that what I have reviewed will help me better judge our future finances. Thank you again!

-Thank you, my husband will also be taking the course this week. My knowledge will help him understand the program. Specifically the importance of goals and how to achieve them. He has a lot of goals.

-I greatly enjoyed this course. I was skeptic to think I was going to walk away from this learning anything and I was so wrong. I learned so much just from the 2 hours i was on here and I can't even imagine how much more knowledgeable I could be about my money and budgeting if I looked into other courses. Thank you.

-the course help me analyze how important to budget your money and set goals, and to plan how much can be spent to achieve such goals.

-most of the course content was easy to understand but had some difficulty with some of the wording due to my limited education and it was necessary to have my wife explain what they meant, then I did not have any trouble answering them.

-I realize after completing this course that I need to set up my goals. I need to start a savings account and put that money aside before paying bills and budgeting my paycheck so I am able to achieve my goals.

-i have learned a lot about what i should and shouldn't do in my life and i have already made good changes and will make more as my life goes on i expect the upcoming year to be a lot better than the years that put me where i am today thanks everyone

-Well rounded content. Enough basics to lay groundwork for those with little knowledge and enough references for those who want more detail.

-This class was a great learning tool, I'm glad that I was required to take it. I have already gone through most of the chapters in real life, but they did help refresh my memory.

-I think this course was very helpful. I copied the entire course and I will refer back to this printout whenever I am making decisions about any financial concern. It is a good tool for preventing future financial mistakes.

-This has helped me out greatly. I have learned a lot from this program and will definitely be using some of the things I was taught in the course. Thank you

-This course was really good. I now see lenders in a different light. They are no different than me. I would truly want to know if someone else could return my money according to an agreement. I also see how much more intimate and important my stewardship of my money needs to be. We as a family will begin again and reach our goals. Thanks to you...

-The course was very informative. I especially like the information on the mortgage insurance removal after your equity on your home is 20% or more. My house is that now. I will proceed to remove the mortgage insurance and lower my mortgage payment. It was information I knew nothing about before!

-This course was very helpful in making me understand the intricacies of credit, how it works and how detrimental it can be if not used properly.

-this has been very educational I wish I had gone thru a course like this at a younger age this should be a required course young people should take before they are allowed to get a credit card !!!

-I learned things that I never knew or had forgotten. I really enjoyed your program & I would highly recommend it to my friends & family.

-The class was very informative. Even know our situation was hardship and we always used a budget, I found good tips to improve my financial stability.

-The course offered was very helpful for me in the way I was able to take the course. I'm sure it will be of help to me in the near future.

-A very helpful course. I had already done considerable study and review concerning changes to my money-management processes; however, this course succeeded in adding some fresh, new tips to my arsenal! Thank you!

-Give me a new look at the way I handle money, and thing I Take for granted about money. Always thought with bad credit I did not stand a chance. Thank You !

-I did learn a lot on taking this course. I wish I had had exposure to all of this course many years ago. In taking the course I learned where I had made errors which if I had known better, I would not have made.

-I strongly believe that this course is helpful in continuing on a path to better managing your expenses so that you may live a debt free life. Thank you

-Thank You is all I can say. I've come a long way, learned a lot of hard lesson but finally feel as if I am ready to face the future. Thank You!

-Very educational. I wish I had done this years ago. I think is should be mandatory for high school kids to go through this. I will pass this along to my children. Thank for the help.

-the course was simple and easy to follow. Most of all it taught I had into effect and was building my(our) credit to a good score, the loss of the main income occurred last April with my husband's death and that is what put me here today. Thank you for your course it filled me on some things i didn't know.

-Enjoyed taking this course. I thought I knew a lot but I learned a tremendous amount in areas I was weak in.

-Thank you -- I believe that this is and was a very good and help me understand about money.

-I LEARNED THINGS WITH THIS COURSE I DIDN'T KNOW BEFORE! IT WAS REALLY EYE OPENING! THANKS!

-this was a great learning experience and it definitely refreshed my attitude about money.

-I was very impressed with your program. I wish everyone was required to complete this course to become 18 years old.

-This was very helpful. I learned a lot about how credit works and how it can really affect you.

-THIS COURSE WAS VERY INFORMATIVE; IT WILL HELP ME IN MY EVERY DAY LIFE.

-I very much enjoyed the course. All in all I enjoyed what I learned on the course. Thanks

-I feel I learned a lot from this and can see where I have made mistakes in the past. A budget is a must!

-THIS PROGRAM OPENED MY EYES NOW I WILL HAVE A BUDGET FOR THE REMAINING YEARS OF MY LIFE. THANKS.

-I really feel motivated to make the changes I need to make after taking this course.

-the course educated me in areas i knew nothing about, it was a big help!

-very helpful....learned a lot of different things to do and they make a lot of sense...thank you

-course was very informative and truly will affect my judgment on my goals that I will set for myself and family

-Helpful information regarding how I can improve my spending and on budgeting and goal planning.

-enjoyed the course. i will use this information in my everyday life. i will start my budget and goals before spending any more money. thank you.

-Thank you very much. This was actually very helpful (I wasn't anticipating that it would be this helpful!)

-I think this will be helpful information in learning to budget funds. On goal planning and budgeting. Thanks!

-I thought this was a very informative and helpful course. I will be using the budget sheets to help with my future goal setting. Thank you!

-what a great idea for all that have ran into the problems i have!!! keep it up! and thank you!

**-Very easy to understand and well thought out in the program.
Easy to review and return to tasks. thank you**

-This class was wonderful. I was leery at first, but actually enjoyed it and learned a lot!

-thank you for your time. hopefully this will help me and my wife to make better choices in life.

- i learned a great deal i did not know about being able to improve my financial situation. thank you

- This program was very helpful and simple to understand, educational and will be a learning tool for me in the future.

-This course was very informing. It opened my eyes and got me excited about repairing my credit!

-I thought this was very helpful. Though it is stuff we should know and most likely do. It is always good to have a fresh reminder and new ideas.

-I found this informative. I am glad I took this. I am going to put the budget into practice. Thank you.

-I was very impressed with this course. I learned a lot and will definitely apply this to my life.

-The course was helpful relative to learning how to create a budget and manage spending relative to income.

-The course was very informative....learned many things I didn't know before, especially in the budgeting chapter.

**-the course has really good info. that i will use in real life. to help me get myself on track and stay on track from this day forward.
thank u**

-THIS WAS AN EYE OPENER FOR ME AND I SEE WHAT I CAN DO IN THE FUTURE SO I WILL NOT HAVE TO DO THIS AGAIN.

**-Good information. I will refer to these materials in the future.
Thank you.**

-Thank you for being there for me. I really appreciate that this course is available to me.

-At first I thought this was a waste of time but as I got into it is really excellent. You need to advertise this more.

-This course was great. I wish I had taken it when I was in high school or at least before my first credit card company gave me the card.

-The information in this course was very very very helpful!!
Wonderful

-I hope that I have learned not to get myself in this type of problems, by first thinking about what has happen. Thank You

-The budgeting portion of the test was helpful. I have always budgeted but it gave me some great tips.

-The course was very easy to follow and offered great insight into making a better financial future.

-Thank you. I have learned so much and am walking away with many helpful tools.

-i found this to actually be helpful, i found out some information i was unaware of...

-I really learn a lot. i plan to do better as the new year approaches.

thank you very much happy thanksgiving

-After taking this class, I have learned a lot of stuff that I don't know. it's very helpful to me. I hope this class will benefit other as well.

-Informative course there were things I learned that I was not aware of in the course. Thanks again

-This site has been an eye opener. Wish I had obtained this information many years ago.

-Awesome...The course really made me think. It included many tools I WILL utilize. Thank you very much

-This course was and is very informative it should be made a part of all high school curriculum Thank you

-hopefully me and my husband can use this course to better ourselves and to manage money better.

-this program helps me to understand things that i have gone through life hearing and now i understand and know for myself.

-Thank you this course opened my eyes and i think will really help me in the future.

-Great class!!!! I have a new chance at a great life for me and my children. Thank you very much for this service you provide.

-This was an awesome course and I learned more from it than expected. Thank you!

-thanks i have learn some things i did not know and can be use for my future.

-course was very helpful....i had never thought about money/finances like this before

-This course helped me take a better look at what I need to do on getting the money issues back on track.

-I thought the class was interesting and I did learn some things that I didn't know.

-I was surprised at how interesting this course was. I truly expect to use what I've learned.

-Your office was very helpful and their concerning attitude was very much appreciated.

-This was a wonderful course and I think everyone should have to take it before they are allowed to apply for credit.

-I learned a lot from your programs and if I can't follow through on a budget I will probably be calling for additional help. Thank you!!!

-Thanks so much! This course has really inspired me and prepared me to get my finances back in shape.

-My current financial situation did not exist prior to my most recent marriage. I am currently separated and have filed for a divorce.

-I found the program very helpful with a lot of useful tips. Will definitely start apply these to my finances

-I found this course to be very informative and helpful in getting on the right course again.

-I liked having the audio. I read along, but it seemed to make it easier for me. It kind of set the pace for me.

-Thank you - I really did learn a few tips plus I learned more vocabulary regarding banking, loans, interest, etc.

-the one thing i have to do is learn how to live with my means. i have to come down to my level of income that i am getting.

-I learned a lot of new tips that were very interesting. The examples used were great and related to real life situations.

-this course was very helpful and easy to understand. i will in the future use this credit education course to better make my money decisions.

-The information I learned in this course I feel needs to be taught in high school.

-The course was very simple and made sense. Having the course online made it very convenient to my schedule.

-Excellent course, I learned a lot and will definitely use a budget going forward. Thanks.

-I have learned a lot from this course. I will keep my goal card with me at all times.

-I thought the course was excellent. I liked the audio and graphics as well. Thanks.

-Thank you! I am going to fix my issues and the budget plan is really going to help me. Thank you

-Learned a lot of information I didn't know or misunderstood. Liked the true life stories.

-I was sincerely surprised how much I learned from taking this course....Thank you.

-thank you the counselor will help me for the future in how to manage my budget

-Thank you so much for this course...it truly has been helpful, and I will now always live and work on a budget.

-Awesome course. Unfortunate reason for me to learn this way, but it was very helpful. Thank you.

-IT WAS A VERY INTERESTING COURSE AND I FEEL LIKE I LEARNED ALOT FROM IT

-I've heard references to several approaches before, but this course clarified them to me.

-Hopefully I have learned a lot and hope to start a new view on goals and manage better with the right steps I have learned.

-This program has already been very helpful to me. I have learned a great deal. Thank you.

-This was very informative and filled in some of the blanks which I may have had regarding financial methodology.

-This has been so helpful and I intend to use it on a daily basis to make sure I do not end up in another financial crisis

-Thank you. I learned a great deal from taking this course. I know I will manage my money much better from now on. Thank you.

-One of the most helpful counseling I have ever had. It will improve my financial position greatly in the future.

-i leaned a lot. and when it comes down to sign for apartments for other people. I WILL NOT DO IT AGAIN

-It was open heart surgery that caused my money problems, I went over a year without any wages and it took a long time to get on Social Security Disability and all most a year and a half to get my pensions started because I was not 62 at the time.

-This was an excellent course with a lot of great information to use. I saved the budget sheet to continue to update and use! thank you.

-There were several things I learned that I thought I already knew, but was I was wrong.

-This course was very educational and informative. I would recommend it to anyone.

-Very good course. I like the time limit beacause it makes you slow down and really understand the material. Thank You!!

-This course was very helpful and I went away learning skills and gaining knowledge that will help me the rest of my life.

reasonably thorough. Thank you.

-I was impressed by the content. Easy to understand and

-Thank you so much for providing this service. It has opened my eyes and has given me hope that i had lost before.

-This was an excellent method to teach a person how to be responsible and budgeting money.Thank you

-Great experience and was reminded of several things I had forgotten or neglected over the years to pay better attention to.

- This education is an excellent Program...This education will help me to budget my financial life .Thank you

-I have learned a few tricks that I most definitely did not know. Thank you for the help.

-I really learned a lot from this course and would love to learn how to teach the course to others.

-I learned a lot about my short falls on buying on credit. And falling for telephone scams this is way I am in this fix now.

-This was very insightful, eye-opening, and educational! Thank you ever so kindly! Best wishes.

-THIS WAS VERY HELPFUL! I LOOK FORWARD TO DOING MY BUDGET AND CHECKBOOK NOW! I HAVE ALWAYS BEEN A GOAL SETTER!

- I have to say this was a very good program. It will help me see things different know...Thanks a lot...

-This is a great course and I am sure I will assist me in moving forward with my financial problems and not repeat them in the future.

-the course was excellent i learned a lot of interesting and useful information.

-This was very helpful and I did learn a lot about areas I need to improve in. The course was very user friendly.

- I used to audio feature and was very pleased with it. It helped me to focus and get more from the program.

-This has been a very helpful program. Thank you very much for all the information provided.

-this program or information needs to be taught in JR.H.S. And again to adults when applying for credit. MANDATORY !!

-The online font size is quite small perhaps it could be larger otherwise very well organized

-I found the lessons very helpful and learned a lot. I especially found the budget lessons helpful.

-This was an excellent class. It should be mandatory with a marriage license. Thank you.

-your course was very informative. I plan to make goals, make a budget and stick to it and look forward to the benefits in my future!

-This course was helpful and at the same time, I already knew alot of the information and want to do things the right way.

- * I'm 62 yrs old..... but.... I'm glad I took it! THANKS!!!!.....filed bankruptcy... due to 7 heart blockages.... open heart surgery... stent...heart attacks..... I wish that I would have been ... much wiser... in the last 10 years!!!

-Your course has been very informational and I have learned a substantial amount regarding my financial situation. Thank you

-I found this course to be very helpful to me. Some things I already knew, but I learned a lot from taking this course. I am glad I did.

-I think you have a very good program. It is easy to use, and easy to understand. I will recommend your company. Thank you.

-This course was very educational. I think a lot of this information was very helpful. I will be able to apply everything.

-I thought the course was very well put together and very useful

-Pertinent and informative.

-I found this course very informative and helpful.

-Excellent course, VERY HELPFUL. I appreciate the budget in excel format so that we can implement immediately.

-I LEARNED PLENTY OF USEFUL INFO TO HELP ME BUDGET MYSELF FOR A BETTER TOMORROW.

-Thank you. It was very beneficial

-This course was very informative. I took lots of notes.

-this course has helped me manage my retirement better. Thank you!

-I thought the course was very easy to understand and follow. Thank you!

-Pleasantly surprised by the information learned.

-I should have taken a course like this years ago!

-i want to thank you so much for this information it really help.

-thank you so much for helping me open my eyes so much!

-I was amazed at how much an interest rate affects your total cost

-I would recommend this program to someone else.

-At my age a young 73 I don't think I need any other topics. I did enjoy this a lot Thanks

-This was very educational and informative. Thank you.

-very interesting topics and presented very well.

-Good course...easy to understand... gives you a sound view of finances

-I learned a lot of new things from these topics. I really needed this.

-Thank You for letting me take this on line, it was very help full.

-Thank you so much! This material is very informative and very helpful!

-Very Good Course Wish I Was Taught This In School

- good course, very practical and able to take away good info
- Information in the course was very relevant to real life!!!
- this program has me on my way to better living thanks.
- I found a lot of useful information in this course and I will use it to rebuild my credit.
- I thought it was put together very well. I learned things I did not know.
- This course was a good educational course thanks I learned a lot!
- Good class - Well worth the time spent - I will recommend it to my kids!
- Thank you for time and consideration it was money well spent
- this is a very long course. i needed this course years ago.
- thank you for a good education in managing my finances.
- Excellent course--very informative-easy to understand and retain.
- A great way to learn more about, managing your money
- I was scared to do this but it turned out to be very helpful.
- easy to understand with helpful forms that will make starting easier
- the course was so much helpful and i look to change a lot of things
- thank you, taking this online was a tremendous help for me.
- I thought the online class was -this was a very helpful to me
- Very helpful especially the part for budgeting and keeping folders for records
- This course was very helpful. I learned much about managing my finances.
- Having the audio files for each chapter was really nice
- Great course, very useful and easy to comprehend.

- Thank you. A very well done course. It was very helpful.
- THANKS THIS IS A GREAT SOURCE OF INFORMATION!!!!!!!
- Good, informational, helpful material. Thanks very much.
- I found this course very informative and i appreciate it. thanks
- I found this course was very helpful, and easy to follow. Thank you.
- I printed out all of the materials to have on hand. Thank you.
- I found by taking this course online was very helpful to my needs.
- THIS WAS A VERY GOOD COURSE AND I WOULD RECOMEND IT TO OTHERS
- I learned a budget and goals are important to getting back on track
- thank you for all your help from now on i will budged my money carefully
- I thought the online class was very well organized and very well explained.
- And I want to thank you for this test. I'm very glad we are finished.
- I learned a few facts I did not know before, or was wrong.
- Thank you, I will be setting goals and having a budget in place
- Very Good I would really use your budget form. I like it better then mine.
- Thank you. I thought it was helpful. Easy to use and navigate through!
- OFFICE PEOPLE WERE EXTREMELY NICE ON THE PHONE THANK YOU ALL
- It help me know how to management my life. Thank you
- Great and Helpful information was included in this course.

- I thought this course was helpful and informative!! Thanks so much.
- I thought it was very helpful, some things in the chapters i did not know about.
- This really opened my eyes to see I was not informed as I thought
- I wish I had the opportunity to have taken a course as such earlier in life
- I found the course to be very helpful to future financial decisions
- Very helpful with the basics. Good information to know.
- Good program. Lots of good ideas, especially about a budget.
- Very helpful. I'm glad it is required. I feel more in control of my situation.
- It was a good course and will be helpful to me in my future.
- This was a very good and well-put together course. Easy to follow.
- Very informative and I will use this to prevent further money problems
- the course was really an experience to help me with my goal in the future
- I would like to have this course available for future reference.
- I feel that this program was very informing. I learned a lot.
- I AM COMPLETELY SATISFIED WITH THIS PROGRAM. GOOD PROGRAM. THANKS.
- Great course, very informative, simply stated and easy to read material!!!
- Very helpful. Relative to real life, and easy to understand.
- WE are well prepared financially now, thanks to you
- Excellent materials and very easy to follow/understand.
- Surprisingly enjoyable to learn these chapters

- Thanks for this course. It will help me out a lot.
 - This Online Course has been a great experience!
 - This was much more helpful then I initial thought it would be
 - Thank you, I have a different perspective after completing this course.
 - Thank you.
 - Thank you for this service.
 - This course was extremely helpful!
 - Thank you
 - thank you for this opportunity to start over...
- Financial future around.
- Thanks!
 - Great Course
 - Thanks for a great course!
 - "Nice Program"
 - thank you this was very helpful
 - Thank you
 - Thank you!
 - It was a good course.
 - was good thanks
 - thank you
 - Format and content was very good.
 - I t was very useful
 - Good class!

-Thanks so much for the help!

-In my opinion this was really helpful

-great program

-Thank you and God Bless.

-Good Course!!

-thank you

-Thank you, i learned a lot from this class.

-great course

-thanks nice helpful course.

-Thank You, the course was very informative.

-This was a great course

-Very Good Course.

-I feel this course has helped me a lot. Thank you.

-Thank you, very helpful.

-I really think this will help me!

-I found the course to be very beneficial.

-thank you

-Thanks for the opportunity

-thanks so much

-Thanks for your help, I appreciate.

-Thank You for the all tips...Very helpful

-Thank you.

-Thanks for helping me!

-Good Course Taught me things that I didn't know

-I've found this course very helpful

-Thank You

-This has been very helpful to me.

-Thank you!

-this course was really helpful for me.

-Thank you!

-THE ONLINE CLASS WAS GOOD

-Thank you.

-Very clear and concise material.

-I have learned a lot from doing this test.

-Great Program! Thank you!

-thank you.....

-course was helpful and interesting

-this course was very helpful

-Thank you for the information I have received.

-Thank you so much for being here!!!

-very informative--thank-you

-Well done.

-Thank you

-thank you this was very informative

-This course was very informative. Thanks!

-I really learned a lot from this class!

-thank you

-Great materials... very well presented.

-FORMAT EASY TO FOLLOW AND UNDERSTAND

-This class was very informative. Thank you

-Very informative and proud that I took this course.

-very informing

-very helpful

-LOOKING FORWARD TO MY NEW LIFE.

-thank you i did learned a lot

-Thanks for making this available online!

-THANK YOU

-thanks

-there are things in here i never thought of and they make sense

-learned a lot good course

-Thank you. I learned a lot!

-Good course

-Thank You

-Thank you

-Very interesting!

-Thank you

-Thank you for this course

-The course is very helpful

- Great Course

-Thank you

-Very helpful. Thank you.

-great course. thank you very much.

-Thank You

-Thank-you!

-Thank you!

-Thank You!!!

-This was Very Helpful!!Thank you

-VERY GOOD COURSE

-On-Line course was very helpful.

-tHE INFORMATION WAS VERY HELPFU.

-this was real good material which we use in our daily lives. thanks

-Thank you.

-thanks, I actually learned a thing or 3!

-Course topics were relevant to my

-Thanks, your class was very helpful

-i just want to say thank you very very much

-Thank you

-Thank You

-Very helpful. Thank you.

-thank you

-Thanks

-This was helpful!

-GREAT PROGRAM THANK YOU

-I believe this course has helped me a lot.

-very helpful thanks

-Thank you

-THANKS AND MERRY CHRISTMAS

-Excellent course

-Excellent material

-this was a great course i learned a lot

-Thank you

-This was very helpful during a tough time. Thanks.

-Thank you

-good course

-thank you for this life changing education!!!!

-Thanks for the information. I learned a lot!

-thank-you i did learn from this.

-Thanks!

-I can definitely benefit from this course.

-thank you

-This was a very enlightening course.

-Very informative and educational.

-Very helpful program; I learned lot

-Great course

-very helpful Thank You

-This was very helpful

-I was very happy with everything.

-Thank You

-This program is very help full Thank you

-great course!

-Very helpful.

-Thank you, it was very informative!

-thank-you my wife and i both enjoyed the course.

-i enjoyed course

-I found this program to be very helpful

-Thank You!

-Thank you

-thank you. very informative

-great course

-Great Course

-This was very educational

-The course would be great to have in schools.

-good course

-This was very helpful

-THANK YOU

-good course

-Thank you!

-I enjoyed the course.

-I learned a lot from this program!

-I found the course well informative.

-VERY GOOD

-Thanks for all the great information.

-thanks

-Very user friendly

- I will use these tools wisely in the future.
- Your service was greatly appreciated. Thank You.
- Thank you for this education.
- Thank you.
- I thought this was a great lesson.
- Thanks for providing a reliable service.
- very good information
- thank you
- Thank you!
- Excellent course!!! Thanks.
- Thanks for making this convenient
- i recommend this course to everyone
- This was a great learning experience.
- Thanks it was great! Learned a lot!
- thank you
- Thanks this was helpful
- Learned so much from this test!!!! Thank you!
- Thank you for your course. It was clear and helpful.
- Great computer course
- Thanks for counseling.
- thank you very much for all your support.
- Thanks to everyone for help
- This was helpful, I will try to save!!
- Thank you.

- very informational
- Very good course on-line.
- Very Good Course
- Great class! Thank you for the information.
- Thank you this was very helpful
- learned lots
- The test was really informative.
- JUST A GOOD LEARNING TOOL.
- Thanks!
- Thank You.
- this was enjoyable and I learned a lot
- This course is very helpful and I found many good ideas.
- This is very informative.
- Excellent course, would recommend to anyone
- Helpful and informative
- Thank you.
- Very informative and "user friendly"
- Thanks, very useful information.
- thanks for teaching me.
- Excellent course and very useful.
- I thought that the online course was very helpful.
- Thank you.
- Thank you
- This site is very educational and helpful as well.

- great ideas and informative.
- Great thanks
- great and useful tips.
- Thank You
- Good information
- The auditory option was very helpful to me.
- Thank you!
- great setup
- good course
- Thank you.
- this was a very good class.
- goals travel
- This class was very informative.
- Thank you
- excellent course!