

An Excerpt from Money in Motion Student Comments

12-15-08 to 1-14-09

-I am so grateful for this course. I feel like I finally learned the information that everyone else already knew somehow and that I didn't know or understand until now. This practical and useful information was explained in common terms that were easy for me to understand. I finally realized that having a budget can truly help me achieve my financial goals and get some of what I want out of life. Thank you!

-This course was educational and practical, because it defined terms that I have always heard, but did not always understand. However, it was the hands-on opportunities to fill things out and stories of real/possible situations that made it so worth my time and beneficial to our future.

-Taking this lesson for 115 minutes has changed my life forever. I can't thank you enough. The past 115 minutes of this life-altering lesson was the best thing I have ever learned. I think everyone should file bankruptcy so they can take this wonderful 115 minute life changing test/lesson. Thanks again. I wish I could take it again.

-Thank you for allowing me the opportunity to participate in this training. This company has shared valuable information with me, therefore opening my eyes to new endeavor as it pertains to cultivating this newly gained knowledge. This training has helped and encouraged me to re-evaluate my money management practices. This training has given me options and suggestion for achievable financial goals for life. Thank you for helping me to start over with a buyable plan of action.

-I have finally reached a point in my life where I want to be in control of my financial future. I am so glad I took this course. It has invaluable insights that I will use to strengthen my financial life, and position myself to abound in my financial future. I will not need the assistance of bankruptcy anymore!! I've learned my lesson. This is not my end, but a new beginning. This course is filled with hope as well as insight. Personally, I feel this course should be offered as a class to all high school students. We may impact our nation for good if we are willing to equip ourselves with such practical concepts as are offered in this course. Thank you, God bless you.

-The course had a positive tone. I am 46 years old and have no retirement, so I appreciated the 'hope' provided by the course. The chapter on setting goals as it relates to budgeting was very helpful.

-The Course Outline, and explanations and details were very impressive. I really learned a lot on this. If I have known about this site/counseling

before, would have taken or gone through this just when I was buying a house. Thanks.

-Outstanding course. I am 63 years old and I could have used this a long, long time ago.

-THIS WAS SO HELPFUL TO ME! I FEEL LIKE A DIFFERENT PERSON KNOWING SOME OF THIS STUFF. MADE A FOLDER FROM IT AND I WILL NOW START ON MY 1ST BUDGET!!! I AM 53!

-WOW- I FEEL THIS COURSE WAS VERY EDUCATING. I TOOK A YEAR OF BUSINESS IN COLLEGE AND LEARNED MORE FROM THIS 2 HOUR COURSE. VERY IMPRESSED! KEEP UP THE GOOD WORK.

-I have learned a lot without being embarrassed about it.

-Thanks for making this journey as painless as you have. It is an embarrassing situation to find yourself in and you never made me feel like the fool I thought I was.

-This is the best tool yet to finally be successful at budgeting and rebuilding our credit.

-I would have gladly taken this course even if not required to do so. It was very helpful.

-Thank you, the course was remarkably useful. Although I've got a bachelor's degree, I never had anything like this taught at any level of school... and I wish I had, because if I'd been following the advice and budgeting tips in the course my whole life, I probably wouldn't be in the midst of a bankruptcy now. I appreciate all the work you put into developing this and thanks again!

-thanks for the chance to get me back on track with my money!

-Courses like this give hope, a light at the end of the tunnel. A better understanding about what choices to make from now on.

-I felt terrible to find myself in such a position, and for a while, thought I would never get out from under. But, after this course, I realize I made some errors, but, that I can also correct my mistakes and go forward to a more confident future. Thanks so much for all your help.

-I thought it was a very comprehensive course considering the time frame. Lots of good information.

-.Very helpful even at my age of 83. Thank you for all the helpful info. I can pass down to my grandchildren.

-The audio portion within each of the 8 chapters was very helpful. I was able to listen to the audio and read along, which in my opinion helped the comprehension aspect of the course.

-I have a reading disorder. I have to read something two or three times before I totally understand it. The addition of the audio option was a great help. Thank you.

-For someone with little to no schooling, your course was very understanding. I have learned some things to help me get back on track and stay there. Thank you

-I am thankful for this course. It especially has helped me to plan a budget that i can live with, by setting goals for my future and giving me hope again.

-I only wish that I had access to this information YEARS ago! I am glad that you make it possible for everyday people to like me to understand your instructions. I plan on making a "book" out of the information so that I will be able to refer back to it any time I need to. Thank you! I am actually glad for this opportunity.

-This was a very simple and easy to use system. Not at all the torture I had originally anticipated.

-This course is Excellent. I will recommend it to everyone I know. It applies to everybody with or without any credit history as you teach in how to budget your money and do's and do not's situations in our life. Thank for your help.

-The course was interesting, I thought I know it all having a background in banking especially in consumer lending- I failed to apply what I learned and experienced. It is a rude awakening to me and I sincerely hope to be able to start anew and be debt free. Thank you so much!

-This course was 'down to earth', easy to understand. I really enjoyed it!

-i have learned that you are never too old to learn from your mistakes. You all have got me back on track to set goals and hit them thank you

-This was awesome information. Every student should have to take this test before graduating high school! I loved the audio along with the visual viewing of the information.

-Being almost 50yrs. old, I learned a great deal from this course. I wish every student beginning in 6th or 7th grade have this as a required course.

-Pre-course - I didn't think I would learn anything new. Post-course - there were many good suggestions and ways to approach my finances (even at this stage in my life). Both my pre-course counseling (via the phone) and this course were excellent. I wish I had this info about 20

years ago, but I will admit my current approach is - it isn't too late for making a change. Most importantly, my concern is how to gain a reputable credit standing after bankruptcy...

-A first I was not excited about taking this course. Now that I have finished it. I walk away learning so many new tools to begin a new life for myself. I look forward to rebuilding my credit and my life! Thank you!!

-I felt the content of this online course was very informative and it was well conceived. A lot of the examples of other people in this program hit close to home. Thank you for your valuable course!

-Satisfied that I could do this online at home!

-In reading about the various problems leading to financial crises, I found that I was guilty of many of them. I have found myself borrowing from Peter to pay Paul in many instances which only created more problems. I believe myself more knowledgeable after taking this course. I do not plan to get in this shape again. That is my Primary Goal.

-The book is excellent Once I started to read it I just couldn't put it down. It's like my whole life. I will continue to read this book and get all the knowledge I can from it.

-Very clear and concise. It made understanding and thinking about improving money skills easier than expected. It was not boring and the information flowed well.

-Much of this course is common sense, and now I feel I have a little more of it, common sense that is. This whole experience has made me much more aware of the troubles I can get into concerning money and more observant and reluctant to just spend without thinking. I have used a budget in the past, with reluctance, and know they work; I am excited to put my new budget into practice. Accounting for every penny a person spends is not only smart it pays off in the long run.

-This course was well prepared, easy to understand and offered many good tips that I had not considered. It was much better than I had anticipated. Thank You.

-Thank you very much for the opportunity to better my life.

-This program was relative and effectively insightful. It will certainly be important to us in going forward to complete our bankruptcy obligations and start us back on the right track to our goals. We appreciate the assistance that it provided. Thank you.

-This course should be given before any person is allowed to obtain credit. In addition, before ones' debt is to the point of bankruptcy.

-This would be something very good for middle/high school students before they start into credit/budgets/mortgages. A lot of good information. Especially the savings info. I really enjoyed her.

-Teacher was clear, and a lot of information very useful for future reference. I learned a lot. Thank you!

-this would have been an excellent course to have taken before i started using credit. Better late than never in this case Thank You

-Thank you so much for helping me to learn about setting goals, making and using a budget. My learning experience here will be well utilized in my future financial decisions.

-C spoke very clear and easy to understand. She did a very good job on answering everybody's questions. I was glad.

-All information received was explained very well and was very understandable and taught me a lot about budget, credit, etc. Job well done and a very good teacher.

-Even though I thought I knew all there was to know about money management, I still found things I didn't know.

-Thank you, I have learned a lot from this program. I will start my goals and my budget immediately. Thank you again.

-This is an eye opener. This is a good tool. I realize that I sabotage the check book. Thank you for the information.

- Thank you so much for this course; I really did learn so much more than I thought I already knew.

-this course helped me to understand the need for a budget. If i had a budget in the past i could have avoided some personal failures. Thank you for the information

-It took a lot longer than I thought. (Don't get me wrong, I'm not complaining) I'm a person who reads and has to re-read and analyze things. I'm very pleased that you offer this online, it let me learn at my own pace and didn't feel rushed and like I needed to keep up with everyone. Thank you

-Course was enlightening as far as how bad I am with my money. I will definitely use the information to better my situation. Thank you!

-I found the course to be very helpful, I found out a lot of things that I did not know. I hate that I had to file bankruptcy to take this course.

-The information given was interesting and educational. I will definitely set up a budget, and will pay our savings account first. Thank you!

-I appreciate this course I like being able to do it online also. I hope that I will be able to keep up with using the budget. I never really used it before and I think that might have caused me to be more into debt because I didn't acknowledge it.

-I think that it is a good idea that when filing bankruptcy you are required to take this course. I also think that it was a good idea to have a small quiz after each chapter to ensure that the person taking the course was really paying attention to what he/she was reading.

-I really liked the man who read the stories. Thank you for that i don't read that good or fast. When i read i get tired. thank you

-Great site to work with after hours and after work... This is most helpful when you work the hours that I do...

-Really good course. I learned a lot. I really liked that our official Government position on a sound financial budget is the setting of a goal for a person's fulfillment instead of merely paying one's bills.

-I am very thankful for this informative course. I can identify and begin to implement changes in money management. It really is "never too late" to learn.

-I really did learn a lot of good information for myself and for others who are interested; I will use all that i have learned in my everyday life!!!! Thanks so much, I think everybody needs this class....:)

-I really appreciated this course. My only regret is that I did not learn this earlier in my life. However I am grateful for this knowledge at this point in my life. Thank You Very Much!

-This was a wonderful course that will really help me out with my financial future. I really appreciate that this course was available to me.

-Very insightful. Amazing what I think I know, but don't know! -Good information, very informative.

-I was impressed at how thorough the education was. I have learned some useful information to help me better "stay on top of things". Thank

-I would like to say thank you to our teacher J. He was a very nice & friendly man & very pleasant to talk to & talk with. So thank you J

-This book was very helpful so I may change money habits. I am very sure after reading this book and J's helpful comments will make me very aware to manage my money better to keep me out of this debt I've been in, living better without the stress of money. Thank you

-This has opened my eyes to mistakes that I made. I will ensure to be more careful in the future.

-Our instructor, J, was very helpful and patient. I enjoyed this class and learned a whole lot. Thank you

-This course has changed my mind about how I will handle my income from now on, and has taught me so much about how to manage my income!

-I have learned many things from this online course and i am hoping that it would make my life better as I use what i have learned here towards my everyday life. Thank you very much.

-I Learned a lot about Managing our money. And with these helpful tools I will be able to begin turning our financial situation around. I also appreciated all the printable tools in each chapter. It will help us focus on what we have and don't, what we spend, what we can save, and to just keep finances in order-----Thanx

-I think this was a great start of learning and a reminder of money issues that are very common sense. Thank you.

-I am anxious about setting up budget - I would like to get back on track and even save some money each month Thank you

-I THANK MRS. B FOR THE INFORMATION. I DO BELIEVE AFTER EVERYTHING WAS EXPLAINED CLEARLY TO ME THAT I WILL HAVE A BETTER FUTURE FINACIALLY.

-Thank you. Very helpful and easy to use. I will certainly recommend this to anyone I know who may need it.

-I FOUND THIS COURSE TO BE VERY HELPUL TO ME! IAM SO GLAD I TOOK THIS COURSE I BELIEVE IT WILL HELP ME VERY MUCH IN MY FINANCIAL FUTURE

-I learned so much from taking this course. Everything I learned can and will be applied to my situation. I am grateful to you for allowing me the opportunity to take the test now and to pay later.

-Thanks for all your help; it really helped me a lot. My family and i will put what we have learned to use HAVE A GREAT HOLIDAY AND A HAPPY NEW YEAR AND MAY GOD BLESS YOU AND YOUR FAMILY.

-I was surprised that I learned things in this class. I thought it would be a joke, something I had to do to satisfy my bankruptcy requirements. Everyone should take this class. Thank you

-This was a great course and very interesting and helpful, I learned a lot and will not make the same mistakes in the future pertaining to money and managing it the right way. Thanks.

-THIS CLASS WAS A GREAT INCENTIVE TO REALLY HELP ME MANAGE OUR MONEY BETTER. OUR TEACHER WAS EXCELLENT IN HER ATTITUDE TO THE KNOWLEDGE SHE HAD OF US IN THAT SHE WAS ENCOURAGING NOT CONDEMNING!

-MR G WAS VERY HELPFUL IN EXPLAINING EVERYTHING TO ME AND HELPING ME WITH THE FUTURE AND IF I NEED ANY HELP TO CALL FOR HELP AND SUPPORT

-I recently last month completed a finance program with my granddaughter. I do not want her to end up with problems like I have had. This is similar only easier to understand. I can see why I have been in the trouble I have been. I am going to apply the things I have learned. I wished I had learned this when I was 18 instead of 60, but it is never too late. Thanks

-I wish that this program would have to be done for seniors in high school and then done again for senior in college or any license required to complete an education requirement.

-This program made me understand more about learning about managing my money and setting goal for myself.

-I'm glad I took this course; I learned a whole lot from this course. Thank you a lot.

-he course was very informative and will be useful for future goal setting and discipline in spending.

-overall the course SHOULD be used in a high school or early college setting as an overview of events to ponder for future circumstances and events to ready for.

-I totally enjoyed the on-line class and you made it interesting and easy to do for someone who doesn't use a computer much! Thanks!

-I found this course very helpful and I appreciate the opportunity to be able to take this course.

-I dreaded having to take this course, but I can truly say I am glad I did. It reiterated a lot of information I already knew, but had put in the back of my mind. Thanks for putting together such a well-planned out course....I have printed it all so I can refer to it again in the future!!

-Wish I would have done this 10 years ago. Thanks for the advice and information I will make this system work.

-I honestly did not expect to learn as much as I did from this course. It was well worth the time and effort. Thank you.

-Thanks for including MP3 audio for the online course. I would be interested in information about life after bankruptcy.

-thank you for making me take this course. I learned a lot about how to finance my money and how to start budgeting my money better and my spending habits

-I learned a great deal from the exercises and quiz. I will use a lot of this information in the future to rebuild my credit.

-This was a very useful course that I learned from. I have already made up index goal cards for my wallet and refrigerator!

-This is an excellent course! I am very pleased that I had this opportunity to take the course and gather extremely useful financial information. Thank you!

-Thank you for a well put together presentation. Very easy to follow as well as informative

-I REALLY FOUND THIS COURSE TO BE VERY HELPFUL IN MANAGING MY MONEY FOR THE FUTURE, I LEARNED A FEW THINGS I REALLY KNEW NOTHING ABOUT.

-Thank you for everything, it really helped us. We will use this to re-build our credit. God bless you all. Have A Merry Christmas and a Happy New Year.

-I feel that this course was VERY helpful. I really understand the importance of setting goals and budgeting money. My husband and I will apply this in the near future. We are planning to start the New Year off right with goals and budgeting our money. We have 3 kids that we want to have a future, and this has made us see that it is possible regardless of our age. I really like the short, mid and long term goal outlook. I put mine down on cards and will live by it for 1 year to see what of it we can accomplish. thank you

-IT WAS NICE TO DO THIS COURSE IN THE COMFORT OF MY HOME THE TEACHER WAS VERY PLEASANT AND A VERY NICE MAN

-THIS BOOK NEED TO BE IN HIGH SCHOOL AND A REQUIRED COURSE CALL LIFE SURVIVAL

-Truthfully I was rather skeptical about this program but to my amazement I really did learn quite a bit. I think that every high school student should be required to take this in order to graduate. It would make them realize what they should do instead of getting away with their head. I also think credit card companies need to be a little more responsible about their lending practices. Thank you!

-I was very pleasantly surprised by this course. I found it very informative and I believe it will definitely help me in the future with my finances. I commend my attorney for recommending your institution and program.

-I found the course to be imperative to my family future. We will definitely use these to get ahead. I found this to help us with financial issue to building a future for our children and giving us cushion to sit on when I retire. Thank you

-I really see now where I made some major mistakes. This course should be required before graduating high school to warn college students who begin getting credit offers upon leaving high school and getting into situations trusting friends or worse as it is with my case, co-signing.

-The course was more detailed and informative than what I expected. Also the questions were difficult and I spent more time in not only listening to the recordings but also reading the text as well. I really learned a lot and was surprised at what I did not know throughout the entire session. I expect to use this information seriously in the future and hopefully, it will enable me to land on my feet, again, Thank you for this valuable course.

-Thanks for the program. While I was required to take the course, I did find it very informative and would recommend it to others.

-I thought this would be a course that I would find boring but much to my surprise - I enjoyed it. I especially like the goal setting as part of the budgeting. I do a lot of goal setting in my job so I am so familiar with this concept and the value of it. I have my goal paper already in my wallet and I even made out a small goal chart that I put up in my bathroom. This way I am always reminded of where I am going. Thanks for the course. Merry Christmas and Happy New Year!

-Going into this I was unsure if I would learn anything, however I learned a lot regarding finances such as budgeting and making goals. Thanks so much.

-This has opened my eyes to a lot of things I did not know and it will help me. I will use what I have learned from this class. Thank you so much. I wish I would have had some of this info when I got hurt, lost my business,). But now I can't start over fresh with great power in knowledge, this is a class that everyone should take. Thanks again.

-The teacher has a good grasp of the materials that we covered. she was very patient and helpful.

-To be honest I went into this thinking it would be painful but I found it was very informative and helpful. I feel this is a course everybody should be taking! Thank you!

-I hope that I can get out of the situation I am in and I believe I will never make these mistakes in my life again.

-I did not expect this to be as informative as it was and as old as I am, learned a lot I did not know. Thank you very much. Hope to use this info for the rest of my future as I now have 4 children to still raise.

-I really found this course interesting and helpful. The audio was also a benefit to me, I liked being able to hear and read along at the same time. Thank you for having it available.

-Course was a good reinforcement course for me. Reviewing information that I was aware of but just didn't put into everyday practice. Also, learned about information that I wasn't aware of. Overall course was very good and since I had to take it I would recommend this course to the average household!!

-This course was very informative and made me realize the mistakes I have made in the past. I didn't realize how important savings was in being the top of your budget and incorporating a budget within your family.

- I have checked all the above to be well-informed in all areas for myself and/or others I may come in contact with. Thank you for your help and the opportunity to receive this information! It is very much appreciated! GOD BLESS you all! With heartfelt and humble gratitude

-Thanks very much...this was a very interesting course. I know that I can move forward in a more positive and careful way of managing my money. My budget index card will be with me at all times. If it's not on the budget card...then it stays on the shelf. Again Thanks

- Thank you for this course, I printed it as I went through it so when my son gets old enough he can read it, to hopefully save himself some lessons learned the hard way.

-this has been life changing - i wish i had taken this course 30 years ago-- i will be following a true budget and sticking to it and my goal card - this is probably the most informative 'class' i have ever taken thank you.

-I wish I could have had this years ago. I am printing it and I copied the audio portions and will give them to my son as a precaution. Thanks for the class

-thank you for your knowledge. This has been a difficult time and the course has made it easier for me to understand a lot of questions I had initially.

-I THINK THAT THIS COURSE WAS VERY HELPFUL. I ENJOYED THE CLASS AS WELL AS THE TEACHER. IT SHOULD BE USED FOR OTHER THINGS AS WELL, EVEN TAUGHT IN SCHOOLS.

-THANKS TO THIS BOOK "MONEY IN MOTION", I AM MORE INTERESTED IN FINDING WAYS TO SAVE/MAKE MONEY. I AM EVEN READING MORE BOOKS.

-The course was very helpful and should be offered to people prior to getting into a crisis situation.

-A, THE INSTRUCTOR, WAS VERY WELL PREPARED THROUGHOUT THE COURSE AND VERY HELPFUL AND KNOWLEDGABLE REGARDING QUESTIONS ASKED.

-READING THIS BOOK HAS HELPED ME UNDERSTAND MY FINANCES. THIS BOOK SHOULD BE GIVEN AT THE BEGINNING OF THE BANKRUPTCY - NOT THE END.

-The lesson in this program is very easy to understand, and it will be very helpful on starting to budget my money. Teaches you to handle you money wisely.

-This was extremely helpful. I truly hope I never have my identity stolen from me again. I am however, now more aware of what to do, and what to watch for. Thank you for this course! God Bless.

-I have learned so much from this class, i will use a budget and the things i learned from this class to better my credit score and achieve my goals.

-I guess people MUST take this classes before using the credit cards very helpful information I just realize that I wish i had this class before my bankruptcy. Thanks a lot...

-I found this course to be very helpful and informative. It is full of helpful and useful information. I am going to share it with my children in hopes that they will not be in the same situation I am in at this point in my life. Thank you for all the help this course has provided.

-I enjoyed this class; there were a lot of things in it I didn't know. Now that I do know I can apply them to a home budget for us. So we can get and stay on track

-Excellent and informative course-each and every person should have a possibility to educate themselves, for example, in a school programs etc. THANK YOU!!

-This site was very helpful in learning how to stay out of dept and manage my money wisely so that I don't end up in the same situation I am in now.

-This Class was very helpful for me and a learn some much about budgeting and managing my money more. Thank you!!!!

-I would just like to thank you for offering this program. I have learned quite a bit. I thought I knew more than I did. It definitely pays to be informed about all the crazy stuff that creditors try to do.

-the course was very helpful in a lot of areas where i did not have the knowledge of different fair credit acts how to budget my money.

-this course was really knowledgable, will put to use the information in this course for future planning in my life!

-Thank you I learned a lot. we are in our seventies and have always had excellent credit over 750 we took custody of three grand children and somehow we lived on our credit cards, it seemed to happen overnight.

-I am disabled, bankrupt because of this. I did learn a lot, should make High school students take this course as college students

-Very helpful - should be teaching courses to students starting at the elementary level - to college.

-I am pleasantly surprised at how much help this will be. The pre-bankruptcy course I was required to take that cost me \$60.00 was a joke- a total waste of my time and money, but this really is a good course for anyone. Young people should be required to take a similar course before they can rent/buy their first home, if not before. Maybe you should consider reversing the charges and make this the \$60 course since it really gives you something worthwhile.

-Through my entire ordeal i have learned quite a few things that will, hopefully, keep me and my family out of debt. I know some debt is inevitable, but i have learned that, for me, it is probably better to stay away from credit cards, at least for awhile. For the most part, i think i can keep myself from this type of situation recurring in my life.

-I FELT THIS WAS VERY INTERESTING. I LEARNED MANY THINGS THAT WERE NOT CLEAR TO ME BEFORE, AND I AM EXCITED TO ATTAIN MY GOALS. I AM ALSO ENJOYING USING MY BUDGET AND ESTABLISHING A SAVINGS ACCOUNT

-thank you for all the info. I really enjoy had to better my family and to get a budget started and stay with it. to set goals.

-I learned a lot by taking this course. Being twice divorced, I've never had to handle any of the financial responsibilities. Now, being on my own, with three children, practically grown, I see where I did not budget or even realize the expense I have. My problem is, not enough income coming in, too much debt, and knows I will have to get a part-time job along with my full-time job, just to make it. I also need to budget and save, and make goals. Not ever having to deal with finances for 30 years, and suddenly, I'm on my own, have one income, and many bills. I know I have to make some very major changes.

-This course is very helpful. I do like the fact that you can do this online. I think this is a good idea for everyone to know. Do they have such a program like this for kids getting ready to graduate and go out into the real world? It may not help everyone; however, if you help one person, you are doing your job. Thank you.

-the course was helpful in knowing about the different fair acts. Knowing that setting a budget can avoid future credit problems. I should always read contracts before signing. Check my credit report each year is very important.

-After taking this course I have seen practices discussed here that the companies are using to scam the public out of money daily. I believe this should be a free course, before anyone applies for any type of credit! Much of the information was known to me, just was not being used. I now see how the lives we lead, and the resulting problems can have very detrimental effects on us. This was more time consuming than I had expected, but it was worth the time!

-This class definitely helped me get my situation into focus and will help me get back on my financial feet.

-The course was very good though unfortunately the reason for my issues is different than the norm I learned quite a lot from the course.

-I learned a lot from my online course, it was helpful in financial areas in my life. Thank you.

-Key concepts were highlighted and well-presented. Very good use of examples and graphs to supplement learning.

-I thought this was an excellent online course. I can't believe I learned so much. Life is such a rush we don't think closely enough to what we are doing.

-I wish this type of information was made available to me at a younger year. I have too many medical issues to worry about on top of holding a full-time job and paying my bills. Robbing from Peter to pay Paul is over...

-My wife and I were very pleased to be able to do this online. That was a great convenience for both of us. It was also a big help to us throughout this entire financial hardship that finally led to our bankruptcy. Now we can start afresh. Thanks

-I learned a couple of things that I think will be very helpful for my situation and the future.

-this course was very useful and I plan to use what I have learned to rebuild my credit, and spend more wisely, and be able to handle a medical emergency a lot better. thank you

-I have found that this course was very helpful to me. I knew a little bit about some stuff that this course talked about, but I had learned some stuff from it too. I'm very happy and please that this course is a requirement. I think that it will help other people when they take it too.

-Great course! Thank you! I am interested in learning how to rebuild my credit for my family. Any information regarding this matter would be greatly appreciated.

-I have determined that since bankruptcy was my only option for the situation I had fallen into and I am still left with very little money at the end of the month for what would be considered necessities or common repair/maintenance to my home and car, I need to obtain either another job which will pay more and/or obtain a part-time job at least until I am a household of one now that my son is 19 and I don't get support anymore but yet still have the expenses of supporting him. He has recently acquired a part-time job and is now helping with his car insurance but I know in time when he is supporting himself, my utilities and grocery bills will be reduced. I have hope! I learned a different way of thinking of things from this program and hope to better stick to a budget when I have more income to work with; right now there honestly isn't margin for saving or unexpected expenses. I would very much like to have a nest-egg for unexpected expenses instead of having to borrow from family or be late on a utility to cover the expense. The first thing I hope to do if I obtain a higher paying job is to take 10% of the difference in income and put it automatically in a savings account when I won't already be used to having the extra dollars! I will still have more than I have been and won't even miss the dollars going into the bank. I would then like to let it build up enough to purchase CD's earning more interest. I have a plan! Wish me luck!

-THE REPRESENTATIVES ARE VERY PLEASANT OVER THE PHONE AND THEY ATTENDED THE CUSTOMER VERY NICELY THANK YOU GUYS FOR HELP YOU WERE VERY HELPFUL

-The course was easy to follow. We think that maybe it might be better placed at the beginning of bankruptcy proceedings rather than at the end.

-If you would like I would be willing to share my story about how my 13 year old son had a catastrophic illness and was in ICU for three months and in hospital rehab for an additional three weeks. I was not able to work for three months and my wife needed to take care of my son and did not return to work for three years!! Without health insurance and leave built up at work for an emergency we would have lost everything in 2004. I would like to share my story to tell the importance of health care and employee related disability or leave plans...

-We have attended and completed twice a program through church called Financial Peace University that covered a lot and more of what this went through and gave us a certificate, but the lawyer said it was not good enough for the Bankruptcy court. There were some things that were interesting and informative in this course however. For instance, I have

been frustrated about a second mortgage that we got through Ditech which they said would drastically reduce our interest rate. We have a great deal of confusion about what the rate would end up being and never did know until we got our first statement to make the first payment. At that time we had a great credit rating, over 700. But the GREAT DEAL they gave us on our interest rate was only a quarter of a percent. Who do we complain to in order to report that they violated The Truth in Lending Act. I didn't even know this was something that they were not allowed to do until I took this course. Thanks

-When I was married never had to worry about these things, lost my job, went through divorce and everything hit the fan. this was a great learning experience that I will use for the rest of my life. never want to be in this fix again and I have learned all the things I had in life most I can do without. Thanks

-this course was very helpful and explained a few things i did not know. also the staff i dealt with was very helpful and worked with me step by step.

-This helps me understand the importance of controlling money and helps me to develop new money spending methods and saving for retirement.

- Thank you so much for all of your help in understanding how to budget better! Great information!

-The course was very informative and I enjoyed it a lot. I learned so much and appreciate all of your help.

-just want to let yall know that i will make my family a budget and also set short-term and long-term goals thank you for your help.

-The course was good. It made me think about a lot of things that otherwise I would not have. Thank You.

-I have learned a great deal from taking this course. I will take in what i have learned and work on a budget for me and my family. If i see someone falling short i will have a talk to them and let them know do not go down the road i went down. Because it pays to set GOALS!!!!

-I found this course very helpful. I actually learned a lot. I learned more than I thought I would. I gained so much from this. I would suggest this be kept mandatory to take.

-This was very good for me and I learned that goals are important as well as the need to live within your means!

-Thank you for this very informative on-line course. I found this course to be very helpful and I can definitely see how I got myself in this situation. I can only pray that I take tools that you have given me the opportunity to read and apply it to my life.

-In chapter 8 you talk about payday loan companies and their high interest rate , along with that a person can get in a rut where each payday you pay it back but due to what you owe as soon as you can borrow again you do so that you can pay your other bills and before you know it this becomes a vicious cycle that can be hard to break . I've been there and once I got away from it, I stayed away, but I do see other people get in that same rut. I enjoyed the course and learned some very interesting facts that I have started telling co-workers in the manner of "did you know".

-the class was a good lesson to learn, in fact i wish i could have known all this information before i had gotten into this real bad financial debt. I want to thank you all for this program. I will be more cautious before i do or sign anything! THANKS AGAIN!!!

-This was very educational for me. I will try and use this information to get myself in a better financial situation after bankruptcy.

-I began this course thinking it would be "boring" but really learned some very good ideas as a result. I was trying to remain "open-minded" about it, wondering why they are not doing such classes in high schools to prevent young people from "pitfalls".

-WE HAVE LEARNED A LOT ABOUT BUDGETING IN THIS COURSE AND PLAN TO FOLLOW THROUGH WITH THIS PLAN. THANK YOU FROM BOTH OF US.

-I am amazed at the amount of information I was unaware of. Perhaps the economy would benefit by requiring classes and tests such as this as part of high school education. KUDOS to you and Thank you!

-Thank you so much for this course. I am looking forward to starting over financially with the tools I garnered from this course.

-This was extremely interesting and helpful and I will take what I have read & learned from this to hopefully make a much better life for myself and my family.

-PERSONALLY, I BECAME QUITE NERVOUS, THANKS TO YOUR COUNSELOR M, I REALLY WOULD HAVE LOST IT WITH OUT HER GUIDENCE AND KEEPING ME CALM! GOD BLESS YOU ALL AND THANKS TO M

-Thank you for all your help. This program will give me future tools to use to help me with my finances

-This is a very helpful class, i am so glad that i took the time to read and learn a lot from each chapters. I never really understand about money and how fast can destroy your future especially if you have children to support by yourself. Thank you so much for this opportunity.

-Thank you I really learned a lot about saving a little can really add up. I never realized it till now.

-Very interesting on-line class. Liked it. I just started the Bankruptcy process, and scared on what to say to lenders when they call, what to do about the bills that keep coming, what's going to happen in the near future, what's am I going to lose all together, etc...

-There were a lot of things in your book that I never thought about. Especially the spending of money for things wanted and needed. I can save a lot of money also keeping a goal card in my wallet.

-I read along with the audio. I think the audio feature was very helpful and made the course much less of a chore. Reading a computer screen can quickly become very tiring for a person of my age. Excellent course, much useful information.

-Thank You for such a program,I sincerely feel that I have learned a lot to avoid many mistakes and have regained confidence in my future management of my economic resources.

-I learned that I need to start saving and having a budget so I can have more money left every month.

-Thank you. I learned valuable information that I will put into practice. I appreciate that this course was made available to me.

-My bankruptcy was due to business debt that was categorized as consumer debt because of having to file a personal bankruptcy and the fact that we have not been able to gain employment. Even though that was the case the course was still helpful in some ways.

-I can honestly say the course was very helpful. I learned a lot. This will help me a lot in the future of managing my money. Thank You!

-I got a lot of helpful information from this course and will recommend it to others! Thank you!

-The audio on the online program was very nice and kept me from hurrying through the program. It made me pay attention to each detail. Additionally, the voice was very pleasant and easy to listen to.

-I would like to come back to this on line program, so I may print out information I was not able to do during the course

-I really learn a lot about budget my financial, I never would have guess that I would been taking this course. Thank you

-very informative learned a lot in 2 hrs. Now i have to put it to work. thank you

-I am so glad this is required for filing ch7 n ch13, because I don't think I would know how to fix my financial life and build a solid credit history without it. I definitely will be using these tools

-This has been a very informational course. I now see the importance of a budget. One thing I found of particular interest was called the spending leaks. I had never heard this term before.

-I FEEL THIS COURSE IS VERY HELPFUL AND THAT IT HELPED ME HAVE A MORE POSITIVE ATTITUDE AND WANT TO LEARN MORE ON BETTERING MY CREDIT AND THIS WILL HELP ME GIVE SOMETHING POSSITIVE TO MY CHILDREN BECAUSE I WANT THEM TO LEARN ALL OF THIS TO HELP THEM AS THEY GET OLDER I FEEL IT WOULD BE GOOD FOR THEM TO LEARN EARLY AND I WISH I HAD KNOWN SOME IF THIS STUFF YEARS AGO..I AM GRATEFUL FOR THE CHANCE TO LEARN THIS

-I did benefit a lot from this course, and I learned a lot. Thank you for providing me with this opportunity.

-I found this to be very beneficial to my new strategy of learning to manage my money.

-You made this very simple for me to complete...as a mother of 5 ...time is precious! Thanks!

-Thank you for having an online component available. Additionally, I found it very helpful to be able to print the chapters for future reference.

-I will revisit the site after I get my budget in place and get my savings going as right now I have no money to pursue any further courses.

-I found this to be very informative and learned a lot from it. I will review it several times in the future.

-This program was very informational. I truly learned a lot about managing money and fixing a budget that i can live with by taking this course.

-This was a great course. My son is only 6 but would love to have him go through this course when he gets older.

-All in all the course was very educational. I learned some things that I wasn't aware of.

-Thank you for this enlightening class, I have learned a lot in which I have never had the skills to know before, I'm very humble to be here in this situation. My goal is to get back on track with my life and finances. I want to start living life again without worry and meet all my responsibilities. This has put things in perspective for me and again I thank you, for your time and this web site. 4 hours later I'm a little wiser, bankruptcy is something I never wanted to do but there is no other answer for me at

this time, and again I'm humble to my debtors and pray that they will be understanding, my intent was to always pay my debt.

-Great course, very helpful and knowledgeable. For me, being able to do "Money in Motion" at home was extremely helpful. I am handicapped, saved me a lot of hassle. Thank you.

- The course was well designed and easy to follow instructions. There were a few things I learned that I hadn't known prior to taking the course. Thank you.

-Thank you for your wonderful help and helping us not feel like such failures. Kudos to you!!!

-I really thought this was a good learning tool for me to educate myself in regards to finances and how to budget and set goals for myself which I never have done before. I have learned a lot just from taking this class online and I am most grateful for this experience. I really enjoyed the fact that I could do this from home and still learn from this. Everything pertaining to what you needed to know and learn was very well explained and not boring at all, I even liked the commentator. Thank You Very Much

-I felt this educational course was very helpful. Wish I had known some of this helpful information before we had to file for bankruptcy.

-I believe this was a valuable course and will take the information and use it for betterment of my situation.

-It was a very informative and helpful course. I only need now to put this information to work for me. I understand that this could take some time since my habits have not been the best. Thank you for organizing this course!

-This was a case of not my problems{I had always had good credit and paid my bills} but a son that I had given a credit card in my name to use in his business and ran it up and terrible interest put him under and I was not able to pay them either.

-The online course was easy to understand and valuable information that will be beneficial to me as I rebuild my financial future.

-This course was very helpful on all topics & especially helps to regain my knowledge on financial matters and rebuild my life again.

-This course was very helpful. I was surprised that I learned much helpful information.

- I took my time reading the information and found it interesting and easy to understand. I believe this type of information should be a requirement to high school seniors, we spend a lot supporting sports it would be nice to spend some on life. Thanks

-I found this course very helpful and will use this information in developing some goals and sticking to them. Thank-You

-This program was very educational; I will put this information to good use in daily life to help me stay debt free. Thanks

-Had my doubts, but course was very informative and i learned a lot of valuable information i hope to apply to my life.

-I want to truly Thank You for having this program to be more responsible in helping me too budget and get a clearer understanding on handling my finances better.

-This is one of the hardest things I have ever done in my life so far. Never in my life have I felt like a failure, till now. I want to thank you for your time and advice; hopefully it will make a difference. Thank You.

-Single mom with two children this course opened my eyes to make a good budget and keep it. Thank you.

-Mr. L was sensational. I would love to take more courses under him it was explained so well that it was easy to understand and take back.

-This book explains a lot and I will keep and use it for a reference. Mr. L was helpful and kind.

-I FELT LIKE ALL THE MATERIAL WAS VERY USEFUL AND SO VERY GLAD I PRINTED IT ALL OUT FOR FUTURE USE.

-I learned to budget my money. Cut unnecessary expenses. Try to save money every month.

-I learned how to; manage money better, the importance of the credit ratings, more about making a budget, you should start your savings account first.

-I learned so much. How to set goals and work thru them. Making a budget and not to give up.

-Thank-you. I learned a lot and actually feel stupid for not applying this to my life sooner. Never too late to start....

-I found the course to be very clear and easy to understand. I will be saving the printed version for review in the future.

-I just want to get on the right tract and get own credit back in outstanding condition and continue better management of our finances.

-Rebuilding my credit would be at the top along with investment idea's that build faster savings than a bank. I would of course have an emergency savings for the unknown.

-I want to thank you for the course It was very helpful. I hope to set some goals and do better for myself this year. Thank-You

-I found this course very helpful. There was much I didn't know before. I will certainly put to use what I have learned here. Thanks.

-Very helpful- learned a lot. Will definitely use this book and experience to my future budgeting. Thank you!

-I enjoyed taking this course online it was very enlightening and helpful. It was also convenient for me to take it when I had time. Thank you for offering it.

-I wish this was available thirty years ago, I could have used it. Was a great help and education. Confirmed that most of what I do is correct, but having had this education now, I can more effectively manage my financial life. Much appreciated. Thank you very much!

-Good course! I intend to again make a budget but this time include goals, and stay with it. The unexpected is what hurt me the most to the point I had no recourse, Creditors would not change due dates that I could make and mortgage co ins department (2) times after years of accepting my home owners policy all of a sudden said it didn't meet their requirements and added a very expensive policy until I could find another company that they would accept.

-thank you all i have really learned a lot from this program and it is a big step in the right direction thanks again!

-this was a great course and I thank you. I'm in deep, and learned not to borrow money I don't have, ie a second on the mortgage and pay my bills with credit cards. I'm already using a budget, coupons and read the ads to get the best deal of where to shop.

-Very Well Done Course. Very Helpful. Managed Fantastic Credit for 40 Years. Still Found some very useful information. Very Well Put Together Course.

-I learned a lot reading these 8 chapters It has made me think more clearly on how to balance my finances and create a budget.

-I truly wish this course was required in high school. I am absolutely certain I could have avoided bankruptcy if only I had been educated at an earlier point in my life. Thank you very much.

-I would like to eventually learn to manage money on the business level. I would like to one day open a substance abuse program for women.

-This course is very helpful. I want to thank you for the help with managing my budget and my goals.

-I REALLY ENJOYED THE COURSE. Everyone connected with your company has been very helpful. Most of this I already know, but have not always put into action. Thanks for your help.

-I loved this course...wish I had it to take years ago. I also like that I could follow along with the audio. Thank You.

-I THOUGHT THE COURSE WAS VERY EDUCATIONAL. I HAVE PRINTED THE CHAPTERS OFF TO LOOK BACK & REFRESH MY MIND. I DO NOT WANT TO END UP IN A FINANCIAL DEBT AGAIN.

-Thank you! Thank you! Thank you! I found this program very inspirational. Wish me luck.

-I found this program very informative, i also believe i can bring my credit rating into proper standings with the information I've learned. I won't be so proud, or naive, to not look for help if i see a problem in my finances i do not understand in the future. Thank You

-At one point in my life I knew how to balance budget and save and once I had children everything just seemed to fall as I tried to supply my family with all the things we need in life. I always knew how to plan and budget but it just seemed as if I lost my way but with the counseling I was reminded why it was good to save and budget and also WHY IT IS EXTREMELY IMPORTANT TO READ CONTRACTS BEFORE SIGNING. This counseling was very important and extremely helpful to me and my family. In order for me to make this work I would need the help of my wife so I am going to make my wife take the course. I thank you all for the learning and and willing to help people out because without credit counseling a lot of people would fall financially and wouldn't know where to begin at to get back on track so once again I thank you and you all can look forward to my wife taking the course.

-I felt that the course was completely relevant and that I learned a lot about basic concepts of budgeting and handling money. My goal is to apply what I have used so that I can move forward financially in my life. I appreciated that the chapters were written in a way that was fairly easy to understand. The examples were very helpful. Thank you.

-I was very pleased with this online course. I learned a lot of information. I think this course should also be established in schools and colleges because it would help a lot of young people learn this valuable information and it could prevent them from getting into a lot of debt!

-Provides good general info about finances. Easy to use and navigate. STRESS the hazards of debt-consolidation loans, and more importantly, home-equity loans.

-This class is very helpful to me now and later. These are things I did not know. Also thank you very much.

-This training gave some good information that I plan on using in the future.

-I have learned it is a good idea to try and keep a budget.

-I would recommend this class to be offered to all individuals, not only those in financial straits.

-I really enjoyed this course. It was easy for me to keep along and retain the information.

-Course was useful and interesting. My wife and I took this course together as we filed bankruptcy together.

-I FOUND THE COURSE VERY INFORMATIVE AND A LEARNING EXPERIENCE.

-I really want to thank R for his urgency on getting my information sent to me so that I could get this completed.

-E was very helpful for me to get me started on the right track. She was very helpful. Thank you.

-E is a wonderful person and a great teacher. I learned a lot from the class.

-course was very helpful now that setting goals are in my mind i also would like to rebuild my credit it's very important thanks

-I really appreciate this program. I think it will help me get myself on track. Thank you!!!

-As I am 88 years old and only have social security to live on, I wish this course would have been available to me and my wife 70 years ago.

-I really enjoyed the online course. It had a lot of helpful information that I will use in my life. Thanks

-An excellent program to educate persons about money management.

-I learned something i can use from this program. thank you

-The program was satisfactory and I learned a lot from it.

-Thank you very much, I have learned a lot and will put what I have learned to good use.

-If anything I would sure like copies of this info sent to my email if at all possible.

-J talked to me about how to save my money and how to budget and I learned a lot from him.

-everything was very well explained and the teacher was very helpful. Thank you!

-you have been incredibly helpful through the whole process. Thank you

-my husband requested the information above. It was a good and informative course.

-This course showed me the importance of a budget and why we need one.

- The program was well put together and the online software worked great.

-CREDUT COUNSELORS WERE VERY UNDERSTANDING AND HELPFUL! THANK YOU!

-SHE WAS PRETTY GOOD AT TEACHING. SHE IS NICE, SHE IS A TRIP. A GOOD TEACHER PERSON

-Thank you so much. I learned much about me and my spending and how i need to change it.

-This course helped me to try and understand what my spending problem is and was.

-Thank you. I learn a lot form this and i will be using the information in the future

-Thank You for the opportunity to take this quiz and to gain valuable information.

- It was good and I did learn some new ideas. Very good format and easy to understand.

-this course was very helpful is it possible to obtain a copy of this course for future reference

-thank you, your course was easy to understand and was very useful

-THE COURSE WILL HELP ME TO BUDGET MY MONEY AND NOT OVER SPEND AMD THINK TWICE ABOUT THE VALUE OF MONEY NOW DAY.

-I found this course very educational and will use this education in my daily decisions and actions Thank you

-The chapter where it helps to set goals was the most helpful to me.

-It was awesome to go through this course. It will help me for the future.

-This course was very helpful I wish I could have taken this course after high school so I could have been more prepared.

-I think this course is going to be very helpful to me and my family in order to get back on track financially.

-very good course. I wish I would have had this information years ago.

-Thank you for this program. It has given me very useful information

-this course has helped me learn a lot of things i did not know before.

-The course provided useful basic financial education for the average person

-I was apprehensive before taking this course. Reading and reviewing makes it pretty easy.

-I was surprised at how much I learned through this course. Thank you!

-I enjoy learning new things, as far as how to spend and not to spend

-I enjoyed taking this course, this was very informal and I have obtained a lot of helpful information. Thanks!

-I UNDERSTAND NOW WHAT I DID WRONG AND THE MISTAKE I MADE.
THANKS

-Very good class which I would recommend. The teacher was very knowledgeable.

-Good course easy to understand. This should be a required course for all high school students.

-Thank you I need that Class hopefully and prayfully I will do much better than before the class

-Good course and the audio with the online course made it much easier to get through.

-I think the teacher was very helpful i plan to start a budget after taking

-well done course. Should be required for all graduating seniors in high school.

-This course was very helpful and I will keep the topics to reference back to for later use.

-This course was very helpful and I am going to follow it to the Best of my Ability. thanks again

-Thanks a lot! Was willing to go back and reiterate to make sure I understood. Thanks.

-This course was much more helpful than I could have imagined. Thank you

-Thank you for teaching me about value of money. Helpful. Printed out some chapters to look at later.

-Thank you all was very clear and helpful for future money matters.

-A very good good course learned many things I wish I would have known in the past.

-I THINK THE INSTRUCTOR WAS WELL PREPARED AND DELIVERED THE CLASS VERY PROFESSIONALLY.

-This was difficult because of brain damage but made it...and it was helpful

-FROM TALKING TO M ON THE PHONE AND IN PERSON WITH H, YOU HAVE MADE THIS LIFE EXPERIENCE A LITTLE EASIER. THANK YOU

-Very helpful course. Reminded me of things I know but have not applied in a number of years.

-Very interesting and I learned a lot that I think will be helpful to me in the future.

-Excellent course. I learned a lot and will definitely use the tips for budgeting.

-It definitely takes longer than 2 hours to get through this. I did find is extremely informative.

-This course was very helpful; i think everyone needs to take it. Thanks again

-I WAS SURPRISED AT HOW HELPFUL THIS COURSE WAS IN HELPING ME KNOW HOW TO NOT GET IN THIS POSITION AGAIN, THANK YOU.

-I found this course very informative. I will be sure to use what I've learned and to teach my children these values.

-This information needs to be taught in middle and high school.

- I wish that this course was taught in every Middle School and High School in this country.
- i don't think that i have any comment. it was explained clearly and well explained.
- I really think this course will help me move forward with my money matters.
- The course was very easy to follow, understand and comprehensive.
- The class was very helpful. D is very nice and I have learned a lot.
- I was dreading this but now I am glad I had the opportunity to view this program.
- I found the course to be very helpful and easy to understand. Thank you
- very good course .Can concentrate more at home doing this. Very clear teaching
- I learned a lot from this program that I never knew. A budget is in the works now. Thanks again
- This program was very interesting and a great help to me in getting a fresh start. Thank you
- Thanks for the help and information. It will come in handy from now on.
- I REALLY ENJOYED THIS COURSE KEEP UP THE GOOD WORK GOD BLESS YOU FOR THIS COURSE
- i really enjoyed this class on line i took lots of notes and i will use them in the future thank you.
- THIS WAS VERY EDUCATIONAL FOR ME AND I REALLY LIKED IT IN AUDIO... THANK YOU
- I never realized how important it is to have a budget and will do so now! Thanks
- I am hoping that this course will enable me to stop getting into credit card debt. so far, so good... thank you
- It's very educational and an eye opener. It gave me an idea to prepare for the future.
- This was very helpful. I have learned a lot from this online course. Thank you very much.

-This class will be very helpful, and allowing me to Budget me money better...

-I really enjoyed this course and really learned some useful information

-thanks, I hope I can stay out of debt with this program. I will try hard to do it.

-I enjoyed the story about saving and goals. The things J mentioned about pit falls not to fall into were very helpful. Thank you J.

-I have learned it's very important in my life to have a budget and set a goal.

-I AM SO GLAD I READ THIS COURSE!! I LEARNED SO MUCH - ESPECIALLY TO HAVE A BUDGET!! THANK YOU!

-took a lot longer than expected by doing all the exercises but very rewarding

-By taking this online class will help me make budget and learn to set goals

-I was surprised how motivating this course is. I am encouraged rather

-Great information. I have learned a lot. Thank you!

-THANK YOU VERY MUCH I HOPE WE ALL HAVE A BETTER YEAR. THANK YOU

-We have learned from this course to help budget our money. Thank you

-Me and wife completed the course and found it enlightening.

-Excellent course; everyone should have this knowledge. Thank You.

of it. Thank You

-I really found this a good course. I hope I can follow through with most

-I utilized the auto-reader to listen to the text. It was very useful.

-Thank you for this course, it was definitely helpful and will use the tools in my everyday life

-I found the information very helpful. There were a lot of things I did not know.

-Thank you very much for a very straight-forward approach to learning about better money management.

- Well thought through. Easily understood. Thank you very much..
- Class was very helpful on trying to get info on budgeting my money.
- Enjoyed the course very much...and R was a big help in expediting the program to me!!
- Thank you for the course it was easy to understand and I feel I learned a lot
- This course was so very helpful to me. I learned a lot of things that I did not know.
- I wish I would have had this program 10 yrs ago. Thank You So Much!!
- Thank you for providing this course, it was very helpful & eye opening.
- I learned so much that didn't know. I will take information with me. Thank You
- THANK YOU GUYS SO MUCH FOR THE TIP I WILL DO THE BUDGET
- I found this course very helpful and will be using the additional tools that were given during it.
- site was easy to understand and navigate
- Very Good
- Great Teacher
- Great Teacher !
- this course is very helpful
- Good working tools. Learned a lot, thanks
- Enjoyed the course. Thank you.
- Thank you very much, this was very helpful.
- i learned a lot from this course, it is very helpful
- thank you for this course
- Thank you
- Thank God for E and this program.

-Very sweet, and nice, and beautiful person.

-Very helpful teacher - very knowledgeable and friendly.

-I enjoyed the class.

-thank you

-Very informative and presented well

-I know most of what we talked about, but I have not done it.

-Excellent and very helpful and educational

-THANK YOU!!

-The course that I completed was very helpful.

-Thank You.

-Very Good Course

-Very useful course

-Very Informative!

-Class and information given were excellent.

-She deserves a raise.

-E is helpful, understanding and patient.

-Teacher was helpful and had up to date information.

-the course was excellent, i learned a lot of good things

-Good class

-Thanks

-have a good day

-Great course. Thank you.

-The learning materials used in this course were very helpful.

-Thank you for your help

-This was an interesting and informative class. I learned a lot.

-Liked having the audio

-Very easy to do.

-THE ONLINE COURSE WAS VERY EDUCATIONAL AND HELPFUL FOR ME.

-it was a very informative course

-Thank You.

-Great course

-Thank You!!

-Good course. Very helpful.

-Thank You

you

-Thank you for your time and concern.

-Teacher was very helpful

-Class was informative and interesting. Thank you.

-Thanks

- I enjoyed & learned a lot about what Mr. L had to say

-The teacher was very helpful.

-Excellent course - I learned a lot.

- credit report information was educational

-good program

-I really learned a lot from this course!

-great!

-helpful

-Efficient & complete

-very enjoyable learning program

-The information will be very useful in helping me in the future.

- Straight forward and easy to follow.
- Thank you for such a user friendly service. Excellant!
- Thank You
- thank you
- Thank you for everything.
- Thank you for this very informative course.
- I FEEL SO GOOD ABOUT MYSELF NOW THAT I CAN PUT THIS TO USE
- Excellent course. Very helpful.
- very informative
- course was very helpful
- Thank you
- Thank You
- Thank you for your help, and the review.
- good points and very helpful for my future!!!!!!
- A good Course.
- very educational course
- The course was relevant and useful.
- Nice course glad I took it.
- Thank you.
- I learned a lot from the course, and it was very helpful.
- this program was easy to follow and everything was clearly laid out.
- THANK YOU
- GOOD CLASS
- Great class, learned a lot. This should be taught in schools.
- I THINK THIS SHOULD BE THE FIRST PART OF THE PROGRAM.

-Great Course.

-Thank you so much!

-good class

-MATERIAL IS WELL PRESENTED

-The course was great!

-This was really a well organized and helpful program.

-course was helpful.

-Thank you!

-EVERY THING WAS GOOD THANK YOU VERY MUCH HAVE A GOOD DAY

-This course was very helpful and a good eye opener.

-EXCELLENT TEACHER! HELPFUL

-ENJOYED CLASS AND LEARNED ALOT

-I've learned a lot of thing from this program that I never knew about.

-I FOUND EVERYONE TO BE VERY HELPFUL

-thank you all who helped happy holidays

-GOOD CLASS EXPLAINED INFORMATION CLEARLY

-I LEARNED TO CUT UP MY CREDIT CARD

-I thought that the course was very helpful...

-I learned about everything

-EXCELLENT ONLIN COURSE. I REALLY LEARNED A LOT.

-Thanks for all of your time and help. Merry Christmas

-thanks for the opportunity

-THANK YOU and God Bless

-Excellent course!

-Very thorough and helpful course.

-Great course!!

-good course

-Good class!

-thank you

-This was very nice I like the convenience of going at home.

-Thank you very much!!

-I think this course should be required in high school.

-I could follow both women well! Thank You

-WAS A VERY GOOD CLASS

-it was a very good course. thank you.

-I got a lot out of this class. thank you

-Thank You.

-thanks very helpful

-THANK YOU

-I LEARNED SOMETHING I DID NOT KNOW THANKS FOR THE CLASS

-I enjoy this program very much

-Was very helpful.

-ENJOYED THE CLASS

-The online course was very helpful

-I felt the information was very helpful. Thank you.

-lots of good information... thank you

-Very interesting course.

-Great Program THANKS!!!

-Thanks

-Thank you so much for this course.

- good online course i plan to use info from now on in my life
- Thank you for helping our family.
- keep up the good work.
- Thanks!
- The information was VERY helpful! Thank you.
- thank you and Merry Christmas.
- thanks for your help. it will help me.
- Thank you.
- Thank You
- IT'S NEVER TOO LATE TO LEARN. THANK YOU.
- I believe this course was most informative.
- Very useful course. The budgeting part was extremely helpful.
- very well written and easy to understand
- Thank you!
- This was a very helpful class! Thank you
- I have nothing else I learned a lot
- GOOD INFORMATION
- this was a good program
- Very helpful in creating my budget and getting me on track.
- This has been a good learning tool.
- I found this informative and extremely useful in my present situation
- I felt the course was genuinely informative.
- Good Class. Thanks
- A real eye opener.
- Good course, I learned a lot about my spending

- Good On-Line Course
- Great job M!
- Teacher well prepared.
- Learned a lesson.
- J was very helpful with any questions any of us had.
- I read all of the book it is very good. I think it will help us a lot.
- R was great
- good course
- The course was well written and easy to understand.
- Thanks. Mrs., D for your help!
- Thank you
- This course was very informative and helpful.
- Thank You!
- thank you
- Good course; interesting and informative
- Very Helpful
- Thank you, actually learned a lot from this course.
- I think this is helpful and I learned things I didn't know.
- This course was very helpful to me.
- A was great, thank you for your help.
- I learned a lot, it was very informative and I will use it in my daily life.
- thank you for the positive approach
- very good program.
- Thanks for helping me!
- THANKS

-Course was very helpful, I learned a lot.

-Very informative Thank you!

-I think it helped me a lot!

-Really learned a lot that I can use the rest of my life.

-Very helpful information.

-very knowledgeable

-Good course.

-Thanks! There was some very helpful information

-It was very helpful and informative

-Thank you for all your help

-Thank you for all your help

-Mr. C was very courteous and patient.

-Good Job. Thanks

-Very informative

-this course was very informative

-Mr. C is a very good teacher. I learned a lot.

-Learned a lot that I didn't know and Great teacher

- I found this very helpful thanks

-Good Class. Teacher very knowledgeable

-Very helpfull

-Very informative and helpful.

-The course was great. I got a lot of info from it. HAPPY NEW YEAR & GOD BLESS!!!

-Thank you !!!

-THANK YOU

-Thank you for helping my family with this situation.

-Thanks

-thank you

-Thank You

-ty

-Thank You.

-This course was very helpful.

-Great course

-thanks

-Good course

-Good course. I learned four new things.

-Nice instructor

-VERY INFORMATIVE

-VERY NICE PEOPLE

-M WAS ALSO VERY HELPFUL AND UNDERSTANDING

-Instructor was wonderful!!

-Thank You

-thank you

-I learned a lot and will be applying what I learned to my everyday life.

-i enjoyed it a lot! i absolutely love it.

-THANK YOU!!

-THANK YOU!!

-Good program

-This was a great course. Thank You

-This was really wonderful thank you for the opportunity

-This class has been very helpful in all aspects. Thank You!

-this was a very helpful course thank you

-Thank You

-Helpful information

-Excellent course---wish I had taken years ago.

-Thank you for this service!

-Thank you, this has helped me a lot.

-Thank you!

-Time well spent

-This course was very helpful.

-THANK YOU.

-thank you. very informative material

-Your program was great. Very informative.

-Thank you for your help.

-Thank You

-VERY INTERESTING.

-I Really Learned quite a bit. Very Helpful Course.

-very well explained

-thank you this was very helpful

-Very helpful, thank you

- Great course and thank you

-very thorough

-Thank you for everything

-ty

-Thank you

-Course was very easy to follow and understand

-This was a great course, I learned ALOT

-I thought this course was very informative.

-This was a very useful course. It will help me in the long run

-Thanks!

-thank you

-Thanks

-thank you

-The course was interesting and helpful.

-thank you very much.

-thanks you for our help

-Thanks!

-thanks you for your help and support

-This was very helpful. Thank You

-Helpful

-i learned a lot

-This was a very informative class to take.

-Great course!

-Good course.

-It was very helpful information.

-I LEARNED a lot and thank you

-Very helpful Easy to understand. Thank you

-I FOUND THIS COURSE TO BE VERY ENLIGHTENING

-J was very professional and helpful.

-Mr. L was very helpful on everything.

- Very informative, needed this course years ago.
- It was a great learning experience.
- Was Very informative & made class fun.
- I think the course was very helpful.
- Great Job... thanks
- Great Class!!
- It is a good course
- This was a very user friendly course.
- thank you for your help
- I learned a lot & will put it to good use.
- good COURSE
- I had learned a lot more then i knew thank you.
- This course has been wonderful.
- THIS COURSE WAS TOO HELPFUL FOR ME .THANKS.
- I learned a lot from this course. Thanks!!
- Very Informative Information!
- I found it forthright & helpful to me
- I really enjoyed the course.
- good stuff.
- THANK YOU I TRULY DID LEARN SOME NEW THINGS
- J did a very good job learning and setting us at ease, better to learn.
- I thank you so much.
- The teacher was very efficient and knowledgeable
- I found out how important it is to have a budget and set goals.
- Thank you

-I wish I had this in high school or college.

-thanks

-thanks

-Was very informative. I learned a lot. Thanks

-Thanks.

-THANK YOU

-it is good education for me

-Thanks a lot

-very useful!

-Thank for having the ability to listen to the course.

-I plan to implement a budget ASAP. Thanks

-Thank You!!

-The course was straight forward and easy to understand.

-Very good presentation

-Was well presented

-Very helpful and glad they were here to help

-Thank You

-Thank You!

-*VERY INTERESTING AND HELPFUL SYSTEM... *THANKS

-Thank You Very Much

-Very informative. Enjoyed the study.

-Thank you very much.

-Proud to have a second chance.

-Very Informative and well structure program. Thank You!

-Thank you

- Thank you
- Thanks, it was very helpful...
- Great course thank you
- i learned a lot from this training.
- this is a very informative and great tool for a person to get their life back on track.
- thank you
- Thank you - this was very helpful.
- Very interesting, and have learn a great deal.
- good program
- Great and informative course!
- i was surprised that i did learn quite a bit
- Thank you for your availability online.
- Very helpful. Thank you.
- A good course
- I will not use another credit card.
- Thanks
- thank you
- I think goals can change.... for the better.....
- This course was very helpful. I WILL BE ON A BUDGET.
- Felt course was excellent information.
- The course was easy to follow.
- I hope this is a new fresh start for me. Thank you!!!
- A continued study in prevention.
- Very good session.

- It is good program.
- Learned a lot.
- Thank you
- Very informative learned a lot
- Thank you for this information!
- Learned a lot, and I'm setting up a goal now!
- Good program. Thanks
- Everything went great.
- Thank you!
- This course was very helpful !!!
- Thank you for your help!
- Great information....Thanks
- This was very helpful,
- Thanks for the information.
- THANK YOU
- The program was very helpful to my life, thanks.
- The course was most helpful and I strongly recommend for all
- Thank you, I learned a lot.
- I am going to try to set up a budget. Thank you.
- GOOD-BYE! ;)
- thank you.
- It was good learning experience. Thanks.
- ENJOYED TAKING THIS VERY MUCH, LEARNED QUITE ALOT!
- thanks for everything. God bless
- I think every person should take this course

-Thanks

-I printed all the chapters. It was great. Thank you

-THANKS

-Thank you for all the helpful information

-This course is excellent.....Clear and to the point Thanks

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

-very helpful

-Very informative course. Thanx for your help

-THANKS FOR THE HELP.

-good schooling

-thanks for your help

-Thank You!

-very helpful!

-thank u it was so helpful

-I learned more than I thought I knew.