

## Money in Motion

### Student Comments 3-15 to 4-14-09

-I almost feel privileged to take this course. Young adults going into the workplace need to go over this before adventuring out. This should be something high schools should consider. Financial institutions attack our young adults entering college with credit card offers all the time. The trouble starts there. Thanks for helping give us a new start.

-Extremely concise and appropriate for our situation.

-This course held great relevance to my current situation. Though required for my bankruptcy case, it has given me numerous tips on how to formulate a budget, set goals, and provide contact information to companies and agencies that can assist me in rebuilding my credit. All information was clearly provided and easy to understand. I will immediately see a benefit in my personal finances as a result of this course. Thanks.

-Reading money in Motion and the class gave me a clear picture of how and why I ended up in the situation I'm in. Thanks I've learned a lot!

-I'm SO glad this was a requirement ... it sure explained the whys & how comes of my situation. Thank you for all the information. There will be changes made.

-Thank you so much!! I cannot believe how much I felt this was written just for me!! I have learned a great deal today and look forward to learning more!!

-I think this was a good course, and easy to understand. Considering the state of our economy maybe it should be a "must" in school and a requirement before you can get a marriage license. I was never taught how to manage money. I have been flying by the seat of my pants, and I am 46 years with a 75,000+ income and had the responsibility of managing finances I had no idea how to manage. Thank you for the help.

-I am 71 years old and have never used a budget but I will now.

-This course has been very helpful. It has made me realize that I can do something constructive about my financial situation.

-THIS COURSE WAS GREAT IT HAS CLEARED UP ALOT OF MISCONCEPTIONS I HAD ABOUT OUR CREDIT AND REALLY GAVE ME A SENSE OF POWER OVER OUR FINANCES AND WITH SOME EFFORT AND KNOW HOW WE CAN COME OUT OF THIS HORRIBLE SITUATION. THANK

**YOU SO MUCH FOR THIS INFORMATION. THANK YOU FOR BEING ABLE TO ACCESS ONLINE I THINK I WAS ABLE TO OBTAIN MORE IN THE COMFORT OF MY HOME .**

**-I found it to be a thoroughly enjoyable course with lots of valuable information and helpful spreadsheets that will allow me and my family the chance at regaining some dignity and hopefully the ability to pursue the American dreams of Life, Liberty & the pursuit of Happiness (Finally.) Thank you.**

**-I thought that the online course was very good. Listening to the audio and reading along made the course not only enjoyable but twice as educational. Low pressure will make it much easier for my wife and thus easier on me. Thank you for a very instructive and enjoyable course.**

**-as old as I am I still learned something**

**-I was surprisingly motivated, and interested in all the chapters. Thank You**

**-I wish managing money was a course that was offered in high school. I have never had a good sense of money, but I am learning. I feel a lot better about my money goals now and the old saying I wish I knew then what I know now is sure ringing true.**

**-I'm actually glad I had to take this class. It gave a great overview of the credit and financial landscape; simple and to the point. I also found out where I was going wrong in my budgeting priorities by not tying in goals to finance. Cool...that will help.**

**-I'm 83 years old and have always used a payment record sheet, but, while useful, did not measure up to your budget. I think I will incorporate both from now on. I think this or similar course should be taught in High School. Some charts would shock students to attention.**

**-I am 79 years old and worked in a bank, but have made many monetary mistakes. This course was wonderful and worthwhile! I plan to apply as much of it as possible to our situation. We are declaring a Chpt 7 Bankruptcy not all because of bad judgment but also because of the economy! Thank you for this very enlightening course--we need it desperately!**

**-I felt that the program being offered was extremely helpful and relevant to my situation. I only wished I could have learned more about this when I was still in high school. Unfortunately, these matters don't seem to be nearly as important to our educational system until after we have graduated and decide to go to a college, university, technical/trade school or when a person has no other choice but to file bankruptcy. Thank you for this course.**

**-This online course exceeded my expectations. I knew a lot about budgeting and credit, but I did pick up a lot useful and helpful information from the course. The overall presentation and user interface were very high quality. I particularly liked listening to the audio transcription instead of reading.**

**-I didn't think that this course would teach me anything. I was wrong. I really did learn a lot. I feel like I can be more confident in the major money decisions that I make. Thanks!**

**-This was better than I expected, I learned a lot (I gained new information). I must say I was delightfully impressed. I wish I had this information prior to running into financial trouble and bankruptcy! Thank You**

**-THANKS FOR HAVING THE AUDITORY SPEAKER. I AM DYSLEXIC AND IT WOULD HAVE TAKEN ME LONGER TO READ THE INFORMATION ON MY OWN. IT WAS EASIER TO READ ALONG AS I LISTENED TO THE SPEAKER. THANKS SO MUCH.**

**-THANKS FOR SO MUCH HELP. THIS CLASS IS SOMETHING ALL PEOPLE SHOULD TAKE. THIS CLASS WOULD HAVE BEEN VERY HELPFUL BEFORE I GRADUATED FROM HIGH SCHOOL IN 1967. AT THAT TIME I STARTED WORKING. NOW AT 60 YEARS OLD I GET TO COMPLETELY START OVER, WITH VERY LITTLE RESOURCES. THE NEXT 41 YEARS WILL BE VERY INTERESTING. I AM IN GODS HANDS FROM THIS DATE FORWARD. THANKS SO MUCH**

**-Course was excellent and truly helps an individual to face the truth about managing money correctly. I do recommend this course to be taken and suggest it as part of educational learning for students. Thank you for helping me as this learning module was a reinforcement for getting on the right track.**

**-I must admit that I didn't expect to learn as much as I did from this course. I am extremely appreciative of this course and will put into action the lessons learned. Thank you very much.**

**-I wasn't expecting this course to be so informative. I thought that it was just about getting 35 more dollars out of me. I was impressed. Some of it I knew, but I also learned some things. I was surprised to read that savings should be at the top of the budget. I also feel that it is the only way to get ahead, but I've been raised with the pay your bills first and if you have anything left, you can save, mentality. Thank you for your help.**

**-Thank you very much for this wonderful course - If I had taken this course before I got in troubles, I would not have to present bankruptcy. It is great for young people without experience. I have learned a lot in this course. I used to not pay attention to many important details. Thank you!**

**-I found this course to be very enlightening, and it made me aware of how very important having a budget is. I have set my goals as having a working budget, and starting a savings account. I never, ever want to go through this again. Thank you.**

**-This on-line course is outstanding because we can do it at our leisure, take breaks and continue the course. It was also nice to either listen (audio) to the chapters or read them. This program will really help me! Thanks and bravo!**

**-Since my filing bankruptcy I have truly learned a lesson. I found the test today informative and so helpful. I will truly use a Budget from this day forward and not rush into if ever using credit cards and will look more carefully into things I am signing.**

**-i found this class to be very helpful in teaching about where I can improve my spending habits. I learned that I need to think before i buy and really research before i make any purchases.**

**-This was very helpful to me. There were things that I did not know that will help me in the future. The main thing is having a budget and sticking to the budget. Thanks.**

**-I thought this would be a waste of time, but I was wrong. I learned so much and would like to learn more. I would like to be able to help others avoid what I have done. Thanks so much**

**-This was informative and useful to me as we are facing bankruptcy and will need to have a way to keep from getting back into the mess we are in at this time. We don't have forever now to get our finances in order as we are older and have fewer years to work before we will be too old to work. This would have helped in high school and I highly recommend that high school students and even newly married couples be required to take this course to keep them from getting into dire straits. Thanks**

**-Helpful program, they should teach this to everyone in high school so they have some basic skills to start out in the first place and understand how credit works.**

**-This course makes you realize what you are spending money on and how easy it is to get in over your head. I hope that my new start will be a good one I know that I'll be a lot more careful with my money,**

**-This is a Great Course! I think high school students should have to take a course like this for their future. Online is a great way to take the course. Thank you**

**-This class was very helpful and interesting. There was a lot of information in it that will be useful in rebuilding my current circumstances. Thank you for the added educational tips.**

-This is really good information. I feel that courses like this should be taught in schools and possibly added as requirement for graduation then re-certified upon graduation from colleges. Employers should also make these courses avail to employees annually, just like annual enrollment for benefits. I hope to move to a better place now with enlightenment about how my attitude to money and stuff has been charged.

-Although I felt I knew most of the material, the review was extremely valuable to me. I can certainly use the material to straighten out my finances and keep out of future problems.

-FANTASTIC COURSE. BEFORE TAKING THIS TEST I DIDNT KNOW MANY OF THE CORRECT ANSWERS. BUT WITH THE EDUCATION FROM THIS I NOW CAN UNDERSTAND LOANS INSURANCE BUDGETING INFORMATION ABOUT INTEREST. THANK YOU

-I enjoyed this course so much! Thank you for the clear understanding with your unique financial tools. I wanted to know if you have any other courses that are given for college elective credits. please let me know!

-I FOUND THIS COURSE TO BE VERY INFORMATIVE AND HELPFUL AND PLAN TO APPLY WHAT I HAVE LEANED FOR MY FUTURE. I WILL SET GOALS FOR MYSELF AND MY FAMILY AND SET UP A WORKABLE BUDGET. I WILL DO MY BEST TO KEEP MY SPENDING TO MINIMUM AND MY SAVING TO A MAXIMUM.... I WANT TO REACH GOOD HIGH CREDIT SCORE AND MAINTAIN IT AND BE PUNCTUAL AND PROMPT WITH ALL MY PAYMENTS. I ALSO WOULD LIKE TO GET A BETTER PAYING JOB IN THE VERY NEAR FUTURE.

-Teacher was very pleasant. Thank you for this learning opportunity. I found some useful tools for my life I can use no. Also thank you for offering telephone attendance; otherwise, I could not participate. I am disabled, have no computer and no way to get to a classroom.

-D did a good job considering there was a constant interruption from one man who was very immature and wanted her complete attention with no regard for others in class. I found the book Money in Motion itself, is very informative and useful and I am glad to have it. Thank you

-I just wanted to say, that I did learn more about the financial world then I already knew. And that I found the ability to have audio to go along with the lessons is a great help for me to learn as I follow along. Thank you for your service!

-I really didn't know how to start a budget but it is really easy I'm going to show my children now so when they have a family they won't be in the same place I'm at thanks a lot you have really helped me

-I really hated the thought of doing this and kept putting it off. I am a person that does not test well and knowing there were test and quizzes

really freaked me out. This was very easy to understand and made a lot of sense. It also had ALOT of useful and beneficial information.

-I learned more about a lot of things, more than I can type, there were some things I thought I knew but I guess I didn't. I printed off 7 of the 8 chapters. THANK YOU! for this I've filed for chapter 7 and this will help me a lot. It's hard to think I'm going to lose my home and possibly have to find a home for our pets which are part of our family and we all love very much.

-This is a great online program and it is easy to go back and relook at the information over and over. I have learned a lot and been reminded of other credit mistakes not to make again.

-the few times i have called your office the office staffs attitude and customer service has ben beyond reproach (in navy jargon above and beyond the call ) i have never met such professional individuals via the telephone your office sets the high mark that other companies should imitate thank you for what you do

-Nicely illustrated with the online voice option. It's nice to be able to hear it while you are reading it. It makes it like you're in the real class room with the convenience of being at home. Thank you.

-A very nice and professional gentleman. The class taught me items and things I can do in the future to try to achieve my goals of no future debts. A nice budget form to use.

-Great course and very educational I learned a lot! This was very interesting to read and to tell the truth at 64 I didn't know a lot of what was in this education book. Maybe if i had I wouldn't be where I am now! Sometimes things happen for a reason even bankruptcy and losing everything. I'm embarrassed by what happened but wiser now. I will appreciate and enjoy what I obtain after this. This course was great. they should require it in high school. Wish I could have taken it long ago.

-I've already incorporated the technique of money management into my life. Save all receipts, file cabinet, coupons, budget everything coming and going. the book is very informative.

-Mr. L presented the course in a very informative manner. Made the time spent on the phone go quickly and I was interested hearing what he had to say. I felt as if you were talking to a friend about a problem Great job! Thank you!

-I loved this program, I really enjoyed it. Thank you so much for all the information received. I believe that regardless of everybody's financial situation they all should know everything in this program. Again thanks a lot.

**-I feel that I have learned a lot of useful information in this class. I am actually excited about getting started with the goals and being able to live my life the way I should be.**

**-This course was very beneficial to my situation. It explained the issues that brought to the point of where I am and how to avoid them in the future. The course was convenient also , as I was able to take it on-line.**

**-THIS OFFICE HAS REALLY HELPED ME SO MUCH THROUGH A VERY UPSETTING TIME IN MY LIFE AND I THANK GOD FOR THEM AND THANK YOU!**

**-This was a very good and in depth course. I hope everyone that takes it, whether required or not, does so with interest and takes its content to heart. I feel it will help them all regardless of their situation and feel the course can help our many social woes that are so prevalent in these financially troubled times.**

**-When I was first told I had to take this class, I was definitely not very happy about taking 2 hours of my time to do it. When I got to the first chapter and really started reading it I found that even though I'm 46 years old I still had a lot to learn from this course. It had a lot of good tips and advice for me which I truly do intend to use. I learned a lot from this course and it was the best money I ever spent.**

**-I could really relate to a lot of things mentioned in this course. If I hadn't fallen into the Payday Loan traps to pay my deceased husbands medical bills, I would have been a lot better off. I should have talked to someone before I tried to handle my financial problems on my own. Thank you for this opportunity.**

**-Thank you for your assistance in this matter. I never expected to find myself in the position to file bankruptcy at 62 but things happen in life. You have been very helpful, however I do wish I would have contacted a credit counseling agency in 2007 when my husband passed away maybe I wouldn't have had to file a bankruptcy but I did not know what to do and I made very bad choices. Thanks for helping me, I'll make better choices now.**

**-Thank you S, for taking the extra time to coach me on all the aspects I will need to make the transition from, "just making it" to making the very best of it. Thank you so much for all your time, coaching and patience.**

**-I was very relieved when I saw that you had audio of each chapter. This feature allowed me to retain the information more easily and faster. When I read I quite often need to re-read portions in order to retain what I am learning. Thank You very much for having this feature available. Too bad the direction the country is headed all this info will be null and void.**

**-Very user friendly. I learned a lot and feel this course will positively impact my future financial performance. Thank you! I want to add every person I have dealt with at your company has been outstanding.**

**-thank you so much. even though much of the material did not relate to my situation, i learned a lot of information about things i always had questions about. thanks again**

**-Doing the on-line course on my own time was GREAT because there was NO Pressure!!**

**-This course was very helpful.. Even though I had high 700 credit score all my life, I bought a business over 3-years ago and did not plan conservatively enough and this is why I am in this situation. I have learned much from this humbling experience.**

**-The course has made me realized the mistakes of financial handling. I am positive that it will help me create a budget in every aspect of our financial obligations. Thank you so much. i have learned a lot.**

**-This course really helps me to acknowledge information regarding budgets,debts,expenses,credit,interests and so much more. I can evaluate my own budget for future purposes. Thank you so much.**

**- thank you and I will try and live by a budget and apply the things that I have learned to my daily living a budget and setting some goals that will take time but lord willing I will reach them thanks again**

**-I really learned allot taking this course. I think it should be a required course for high school seniors, so they don't enter the financial world blind, and stupid like i did.**

**-Makes you realize that a budget is the key!**

**-This course was very interesting. It should be made available for reference for future use so I can use the charts, graphs, and ideas later. I especially liked the information of samples on how to organize the file cabinet at home.**

**-THE COURSE WAS INFORMATIVE AND CLEAR. I FEEL THE WAY IT IS PRESENTED AND REQUIRED IS A BENEFIT TO ALL THAT ARE REQUIRED TO TAKE IT. IF IT WAS TO BE TAUGHT IN SCHOOLS MAYBE LESS PROBLEMS WOULD OCCUR.**

**-I felt a lot better after take the course. A better understanding of finances & budget management. I felt relieved and more confident after the course was completed.**

**-Course was very good and helpful for me. It also was a price I am able to afford since filing for bankruptcy I have lost my job so a budget is mandatory at this time, and funds are few.**



-thank you for all of your help. this course was actually far more enlightening than I had thought it would be. thank you for your time and patience. I would honestly recommend this course to anyone who needs help with their finances.

-Even though I have been through a lot of this before and already know some of it, I learned several new things that I can apply to my current situation. I also enjoyed the audio option when taking the test.

-THIS COURSE WAS NERY HELPFUL, I FEEL THAT I AM ALREADY MAKING PROGRESS JUST BY TAKING IT BECUASE MY BRAIN IS IN MOTION WITH WHAT I NEED TO DO. THANK YOU SO MUCH

-Thank you very much for this counseling offer. I will apply what I have learned in my daily life. I'm very grateful and will use these new skills to help myself and other family members.

-This was an eye opener. I thought I had a good grasp of where we had gone wrong. I have a lot more to think about now.

-I found myself having to file bankruptcy after the death of my husband due to brain cancerous tumors. We had always had excellent credit prior, but sickness and death turned everything upside down. I struggled to keep paying bills for several months before realizing I needed to file bankruptcy. It is not something I wanted to do but had no other choice. I thank everyone for their help.

-I REALLY LIKED THE ONLINE COURSE IT HAS HELPED ME A LOT ..IT HAS SHOWN ME SO MANY THINGS THAT I CAN DO NOW TO IMPROVE MY CREDIT THAT I NEVER THOUGHT ABOUT AND IT A GREAT CLASS..

-This was fun while being a learning experience. i became a widow in January,2009 & these le4ssons will be useful for me as I go on life.

-I was so impressed, and I will surely put what I learned in action. Making budgets, and hopefully that way, I can reach my goal to save money and buy airfare so I can go back home and visit my family for the first time in 10 years. This is been my biggest goal, and trying to save for it, because the airfare is not cheap, and I am not alone, I have my son that they haven't seen yet, and I hope that I can reach that goal. Thank you so much and keep up the good work.

-The online course was excellent, very easy to follow and lots of valuable information to help me in the future with managing my finances. Thank you so much for the information and the clarity in having control over my money.

-At first I was not thrilled about having to do this but after going through the chapters I really learned some things that will help me in my everyday life to better budget my money and pay my bills

**-I learned so much that I can use from this program. I forgot to use my goals along with my budget. That was something I always did, but got away from it. Thank you**

**-this has been a very understanding and learning process for me, some of my defaults have been answered. thank you for the class, it was truly rewarding and very helpful in me making a change in my life, thank you very, very much.**

**-A WELL PUT TOGETHER PROGRAM. EASY TO READ AND EASY TO UNDERSTAND. I AM GLAD THAT THIS WAS AVAILABLE TO ME AND WILL BE VERY HELPFUL TO ME IN THE FUTURE. I LEARNED SEVERAL THINGS I DID NOT KNOW ABOUT. THANKS**

**-Is there any way to have government officials take this course? I really appreciated the non offensive text of the course and think it should be offered in all public schools. This is a great starter for everyone. Unfortunately, my situation is due to a tax problem caused from my ex-husband that I had no knowledge or control of. Although, I really enjoyed the basic information that was in the course.**

**-This course has shown me much more information in making the decision to account for my spending and how to improve my lifestyle. Thank you very much !**

**-This course was great. I feel I will be able to apply what I have learned to our future. I feel very confident. I found out things I thought I knew but with the information and testing I am surer of myself and what I can accomplish.**

**-I was surprised how little I knew about certain topics in the training, such as how many different ways credit card companies charge interest, and how little amounts of money saved can add up over time.**

**-I am a stay at home mom and I will have to admit that this course was very refreshing! My husband and I have already decided we are going create an even better way on how we do our budget and we are excited to see the benefits! Thank You!**

**-Well organized content in the on-line course. Easy to follow and understand. Allows you to go back over things you want to review and allows you to use as much time as needed.**

**-THIS WAS EXTREMELY HELPFUL TO ME IN MANAGING OUR HOUSEHOLD FINANCES AND HOW WE GOT OURSELVES IN THIS PREDICAMENT. I LEARNED A LOT ABOUT MYSELF AND MY SPOUSE. thank YOU SO MUCH.**

**-I enjoyed what i learned today it was very helpful. now i better understand what i need to do. in the future i can tell what needs to be done. thank you**

-Very informative and useful I will make sure I take a big role in getting my money problems inline and on track. Thank You very much is been a big eye opener.

-I have learned a lot about managing money. I will put what I have learned in good use in my life. I will pass on what I have learned to someone that may need help, to the people that helped me. This is a great program for those who need help, like myself about managing money. Thank you

-I feel this was very helpful. There were several things I was not aware of until doing this. Everyone needs this information, you covered things people just don't think about until it is too late in most cases. Thank you again for the information.

-This was an excellent course and very informative. I really appreciate all the details and will apply them to my life learning skills. I would recommend this course to all couples.

-Thank you so much for this very helpful course. I have experienced a very trying time in my life owning a business and ultimately closing it. I am very upset about filing bankruptcy and this course has been useful to my husband and me as we try to pick up the pieces and do the moral and correct actions to correct our mistakes.

-This course was very helpful. Many of the items I knew about partially but not in a comprehensive manner. The course really helped me to understand that goals are a foundation for the budget and must be realistic. Starting a business was not the best move for me. Even, though I had a great credit rating but I didn't have enough collateral. My choice of partnership was not good either. I did not do enough research or have enough business sense. I know I will need to work hard and avoid any credit or loan situations for quite a while. I understand the importance of a budget and living according to it. I also feel very blessed and fortunate to have an opportunity to start fresh. Thank you for providing me with this important financial education and the valued materials.

-This has been very helpful in showing me how to correct my past mistakes. I feel I can use this information to improve how I handle my money, starting with a budget.

-This course was very informational. Even though I knew most of the information, it was very helpful for me to review it in the quiet of my home and be quizzed to see if I had retained it.

-The most important thing for me was the first couple chapters which dealt with budget setting and managing money. Credit card information and credit company information wasn't really relevant since it's going to be quite a while after a bankruptcy before I will be able to get credit or sign any loan agreements. However, overall I did need the education.

-I though the course was very good. It would be good to have high school students or even college students be required to take a course like this one to avoid financial problems later in life.

-Thanks for all the necessary information. I was not aware that this information could and was available. I appreciate the information you have given. I hope when my children are older that I will be in the position to explain the importance of good credit. Thanks again.

-This course was very interesting and informative...I do feel that to obtain a full and clear understanding of the topic, it takes more than 120 minutes to complete. My level of Education is that of two years of college and it took me nearly 250 minutes to do the course.... Very enjoyable and will be a great help to me.

-I always use a budget. First I write down the monthly bills then I break it down to days due for every week. I also check each Friday with online banking to check what's come in, then what I have just been (illegible) through. I would like to come in 6-8 months with credit report. Thank you for a great job.

-Loathe to pat myself on the back, I am considered to be "smarter than the average bear" - even I took something away from this course, specifically the directive to "create goals for yourself". Although most of my debt was due to bad real-estate investments and most of the course did not apply to me, after I have been discharged (filed bankruptcy) I WILL make goals and stick to them. Bravo on a useful course, and thank you.

-Filing of bankruptcy on our part was a result of a business not working as earlier projected and has caused us to be buried in debt. We would like in the near future, know the proper ways of avoiding financial woes in the event of a business heading towards failure or ways to turn the business around in a positive manner to avoid bigger financial problems.

-I didn't think this would happen to me is an excuse heard quite frequently. I would also recommend a course to let all couples out there to share the knowledge of finances with each other. For 23 years my husband handled all the finances and I was happy there was always a roof over my head and food on the table. the day he passed away on me was a true eye opener, I realized I didn't know anything about who we owed and what we owed. I did not even know who our utility companies were. Imagine my surprise when i did start finding out the information and putting all the pieces together how shocked I was at the financial situation i was thrown into. I vow I will turn this all around and be financially responsible for the rest of my days. thank you for offering me this course and have a good day.

-very informative and relevant to what has happened in my life last few years. I know what has to happen for things to get better now and I will make changes to achieve that. Thank you very much.

-I printed most of these Chapters. I plan on using them to teach my children about credit cards and money management. I only wish I could have taken this course when I was first out of college years ago. My parents did not use credit cards and never talked about the effect of having a good credit rating at all times and what can affect the score!

-The book and course were helpful. Even with the questions I knew on the pretest the course added to the understanding of the questions. Thus the pretest and post test cannot be a total measure of effectiveness.

-THE INFORMATION WAS VERY INFORMATIVE AND GOOD FOR US AT THIS TIME. ESPECIALLY BUDGETING. HOWEVER, IT WAS A LOT OF QUESTIONS. BUT EXACTLY WHAT WE NEEDED. THANKS

-THANK YOU FOR GIVING ME A PRIVILEGE ON TAKING THIS COURSE IT HELPS SO MUCH FOR ME, AND FOR EVERYBODY

-This course has helped me understand enormously about how I can improve my life, finances and to help me maintain and achieve goals for myself and not to make the same mistakes I have done in the past.

-very pleased with program. this is the first time i've ever learned anything about financial stability. thank you so very much. i will continue to learn more.

-Excellent course. I wish this material can be included in high school, public and private college first year Mandatory courses.

-If I had taken this course before returning a car I could not pay for it, I would have avoided a big mistake. This type of course should be taught in schools.

-I have a daughter who wants to go to college in 2 years. Can I get any info on grants for schooling or student loans? Will she be able to get any student loans with us going through a bankruptcy?

-Estubo bien explicada, entendi lo explicado. gracias.

-De mi parte estoy muy agradecido por esta clase me a servido se mucho, para mi eutor, y para no cometer los mismos . muchos gracias.

-Es una persona muy atenta y te explica muy bien cualquier pregunta es muy agradable.

-Great, insight, great information that i will use and apply to my life, and with my daily, monthly and yearly budgeting. Thank you

-Very helpful course, I wish I would have known some of the things that I have learned sooner, maybe I would have never needed to file.

**-I have found this program very helpful and informative. I plan on using the tools and information into my life so that I will not put myself in this position again. Thank you**

**-I learned saving money in a saving account is 1st on the list no one ever told me that.. I was taught what was left is savings...Thanks**

**-I truly learned more than I thought I would. Very good course and well worth the time invested.**

**-I learned about ideas that will help me lead a better life after my bankruptcy is discharged. Thanks so much.**

**-I thought the lessons were well prepared. I enjoyed the Audio; I could read along with the moderator. Thanks**

**-I thank you all ever so much for your program> I have learned to budget my money and use it well and keep my head about water**

**-I enjoyed this course and have learned a few things that I had not even thought about until now. Thank You**

**-At this time I don't have enough money to cover all my utilities. This course has given me insight into how I will manage money in the future.**

**Thank you.**

**-Prior to phone call, I read entire book, set up a budget, started my 30 day notebook, will keep receipt of everything I purchase. I will get on track this time. Thanks!**

**-Will use these, budget in the, time in my banking & business use. Thank you. J was a very good teacher to take to and listen to.**

**-The on-line course was super! I took it at my own environment-where I felt comfortable, in my own home and the video was the best learning technique! Thank you!**

**-This was a very good course and I printed off several of the work sheets to keep for my use in developing a budget for our household.**

**-Helpful in many ways. I wish there was some way to do the exercise faster, I am a speed reader and trying to hold back was hard.**

**make 100% this exam. I read the book cover to cover, and learned things, especially that I was wrong on my answers initially. I will keep this book and use it as a reference in the future. Thank you I really learned a lot.**

**-I would have got 12 wrong if I had not read cover to cover 2x. I should**

**-I believe this is a valuable course and hope to take a lot of what I have learned here and apply it to my own finances.**

**-most of the questions were pretty easy, except the ones i missed.. thanks**

**i want to use a budget in future... thanks again...**

**-Thanks, this really helps. I learned some surprising things, some disturbing things, and some practical things that I can start using now.**

**-Help with budgeting money on a disability income due do my ongoing health problems.**

**-i learned a lot from this course. many of my mistakes were here. hopefully will be able to correct my credit.**

**-I wish I had taken this a lot sooner maybe I could have avoided my current situation. I know that I can control what I spend by having goals and can achieve a better life.**

**-WAS A VERY EASY TO LEARN & UNDERSTAND SETUP THANK YOU FOR**

**YOUR SERVICES**

**-THE VOICE ON THE TAPE FOR THE ON LINE LESSON WAS VERY SOOTHING. HE MADE ME WANT TO LISTEN. I REALLY ENJOYED THE COURSE. THANK YOU.**

**-Thank you for this information that I had a chance to experience. There were a lot of helpful hints that I didn't know I could do or even think about.**

**-I was very pleased with the course content and now have some tips at how to repair ineffective money practices in my household and budget.**

**-I found this to be an excellent course to instill a positive path for my future. Thank You**

**-I found this course extremely helpful. Especially, courses regarding the budget, consumer's rights, The Federal Trade Commission, and credit monitoring and scoring.**

**-Thanks for this class on bankruptcy to be taken on-line .I learned a lot about how important is to not over spend and to have a budget. I will use this in my future.**

**-I will read and keep this book close so I can learn and understand more about and how to save, spend and have something in later years.**

**-THANK YOU SO MUCH FOR YOUR ASSISTANCE IN THIS MESS THAT I MADE WITH MY LIFE. NOW, I FEEL THAT I CAN GO ON WITHOUT THE STRESS THAT I HAD BEEN LIVING WITH. I THINK THAT THIS IS A VERY GOOD PROGRAM.**

**-I found this very useful and have learned more than i would have expected. thank you very much for help and knowledge you have passed on**

**-I enjoyed the class and I learn a lot of things that I can use in life. Dealing with money and credit. thank you**

**-thank you .. i have learned a lot about a budget.. a saving's... 48 years old and going to start a savings. on my checking account.....**

**-Teacher was very helpful and touched on problems I deal with everyday. It was a very helpful course. Thank you!**

**-Great program it would benefit to have it at an early age. when starting to prepare for life perhaps 18. Before you get to this level**

**-J made me feel comfortable and treated everyone with respect. I really appreciate his positive attitude**

**-I really enjoyed the class I took from J and learned a lot I hadn't stopped to think about**

**-The information was very helpful. I wish there was a way to download the Chapters to have for future use. Thank you!**

**-THIS COURSE WAS VERY HELPFUL CONFUSEING ALITTLE BUT VERY HELPFUL.THIS COURSE HELPED ME LOOK AT MY SITUTATION DIFFERENT AND TO HELP ME MAKE MORE WISE DESICIONS ABOUT MY FINANCES AND JUST EVERYDAY LIFE..THANK YOU**

**-Since owning a business led to this bankruptcy, I would like to know more about financing to have a business to stand on its own without jeopardizing my family's income.**

**-money in motion course really gave me something to start thinking about my goals i will always keep them with me**

**-Online course is helpful to learning future plans and goals with everyday finances. Thank you**

**-I like this program and I'm pretty sure that this program is going to help me to improve my life. Thank you**

**-I'm really liked the examples, I think they will be very helpful to use them personally. thank you**



**-I had gotten away for most of my life by being careless, I wish I had read this book a long time ago!**

**-It course was great. I have learned a lot and will use many of the things I learned from this course. Thank you so much.**

**-The telephone customer assistants were knowledgeable, kind, and patient. They should get an A+, Thank you for them.**

**-LOVED THE COURSE. I FEEL THAT THIS WILL BE VERY HELPFUL IN REBUILDING MY LIFE. THANK YOU, THANK YOU. GOD BLESS**

**-Very helpful. I plan on incorporating much of this whereas, previously, I had not. Savings at the top is my #1 goal.**

**-I have learned a lot from this course and will use it in my own budget planning. Thank You**

**-Very helpful hints and suggestions made during class. I did learn more to help me manage my money.**

**-I enjoyed the course and find it useful! I will use several things I learned today to put a budget into motion.**

**-I have always been pretty good about money and what got me in trouble was that i got sick and had to take 9 months off work but this class has really still taught me quite a bit**

**-Hoping to find a new job sometime. My current income from one job**

**barely covers fixed bills such as rent, car insurance, electric and gas, phone, storage and cable. Still, the program was very educational and informative. I eventually found the most helpful method was to right click the audio to open in a new tab, then continue reading and viewing the forms while listening to the speaker read it. I hope you all have a good day.**

**-I have learned a lot from this class and I will put it to use in the future to manage my finances. Instructor made it interesting and was very prepared**

**-Mr. H explained points as if it were his problems which help to better understand the subject. He is a very good teacher.**

**-I enjoyed taking this test and have learned a lot. I want to begin a budget right away beginning with an expenses tracking notebook.**

**-THIS COURSE WAS VERY HELPFUL AND I WILL USE ALOT OF WHAT I HAVE LEARNED TO IMPROVE OUR FINANCIAL STATUS FOR THE FUTURE, THANK YOU.**

**-Excellent information. This course should be taught to everyone prior to entering the working world. I wish it had been available to me years ago.**

**-everyone is wonderful at making you feel comfortable - at an embarrassing situation and unfortunate position.**

**-Very good program. I wish I took this class in elementary school AND high school AND college. Thank you.**

**- thank you and Lord willing I'm going to try and apply everything that I have learned from this lesson not to do the same mistakes in the future**

**-CAN I REBUILD MY CREDIT BECAUSE I AM 70 YEARS OLD? ALSO,IS IT TO LATE TO HAVE A SAVINGS ACOUT TO GO TRAVELING. I AM STILL WORKING PART TIME AND AM IN GOOD HEALTH.**

**-My teacher was very polite and eager to help me understand the material about budgets, goals, and savings account.**

**-The teacher was very professional and polite as well as tolerant with the rash of talking and questions during the class by some. I wish I had taken advantage of a similar class prior to my current situation. BRAVO!!**

**-I do believe the course teach how to budget and pay my bills on never don't pay what you are ask to pay**

**-I wish I could have taken this class sooner. I may not be in the situation that I am now, but the class way very informational. Job well done.**

**-The material provided was very clear and easy to understand, I learned a lot of things that I can take with me and apply to my everyday life.**

**-It has been very hard to budget all our lives because of self employment and the way we receive money but the goals vs. money leaks give me "hope"**

**-I am going to try a budget. I will use no credit cards. It is a hard habit to break but without then I don't spend as much.**

**-An excellent learning experience. I will keep the textbook for future reference.**

**-VERY WELL PUT TOGETHER PROGRAM, THANK YOU FOR THE INSIGHT ON HAVING A GOAL FOR MY NEW BUDGET**

**-THANK YOU VERY NICE COURSE FOR THOSE OF US HAVE "BEEN BAD" LOL BANKRUPTY HOWEVER, HURT MY CREDIT, YET SAVED ME FROM SINKING..I NOW CAN SAVE AND THINK BEFORE I SPEND.**

-I wish I had this information 20 years ago; I've gain a lot of knowledge and can see where I've made my mistakes and most importantly how to correct them.

-Thank you so much for this class. I feel excited and confident about rebuilding my financial future by being better informed. By being better informed, I will certainly think my financial decisions through more thoroughly in the future. And I will be sure to place my goals card in my checkbook!

-This was an excellent learning tool which I plan on using to help rebuild my credit and avoid getting into financial trouble in the future. Thanks

-Thank you for giving me this time to learn more about this, i will share what i have learn with my family, Thank YOU

did not now and i really should have known.

-This course was very helpful for my husband and I and we will definitely be using some of the information we learned in our daily lives..Thank You!

-It's a shame I had to end up taking this again but that's ok the gentleman was very nice that helped. Thank you again

-the course was very interesting and helpful. i did learn several things i

-I am a real estate agent and budgets are very hard to do without a bi-weekly paycheck -- but I believe if I got a professional to help out (familiar with real estate agents who only work on commissions) I could do it

-Thank you the course gave me a lot of insight and info that will help me to reach my goals and have a happier life. thanks very much God Bless you all.

-I felt this course was a real eye opener and i plan to make a family budget and goals for my family.

-Your program helped me with knowledge I never really thought about. Thank-you for your time and efforts helping me

-Being able to listen to the audio version was a big help to me--it kept me on task thanks!

-This Money in Motion class was very helpful for me and I will try starting tomorrow to set a budget, set goals, and pay bills on time. Thank you very much.

-I learned a great deal from this class, I also know where I made all of my mistakes that got me to this point. I will not make the mistakes again in the future. Thank You

-A course like this should be mandatory in all High Schools and hopefully a few will not be in the position I am in. I wish I had been wiser when I was younger about money

-this course was very informative and I enjoyed the convenience of doing it at home on my own time

-I actually enjoyed taking this course. It was interesting as well as being an educational tool to budgeting.

-Thank You, I have learned a lot from this course. I am going to put it to good use. I will turn my life around, and for the better. Thanks again

-This course was so very helpful to me and I intend to use wisely everything that I learned. Thank you for all your help.

-this course was helpful. i made several notes and hope/plan to incorporate what i have learned into my future

-Thank you!! You have been nothing but help me in the last year. I deeply appreciate all of your help.

-Very informative and this will definitely help me in setting a budget I can live on now. Thank you.

-I hope that this course and learning from past mistakes will help me in the future. Thanks.

-Very easy to read - easy to understand great explanations. I think high school students should be required to take a course and take a test such as this in high school before graduating.

-This course was fantastic, I wish that this course of study had been available when I went to college. This is just what I needed, and now will be very useful to myself and my grown children

-I found the course very informative. I will use the suggestions to get my household budget on track. Thank you.

-I really enjoyed this course it was informative and a great learning experience for me. Thanks!

-I found this to not be boring at all which I found as a surprise, nicely laid out and written well.

-The course is very helpful and should be taken by everyone....not just those of us who had the unfortunate experience of filing bankruptcy.

-Thank you very much. I've learned a lot and will use some of the helpful spread sheets and hints.

-Thank you for the opportunity to take this course on-line. It helped to be at home and comfortable. Made it easier for me.

-It was well put together, I have learned valuable information in this course. Thank You

-This was very educational for me...I have done a few of the tips...but not all...thank you so much for offering this class.

-This course was very helpful. I have learned a lot by taking this course and have a whole different look at a budget and the way I look at my credit

- I enjoyed learning about a budget--I have never had one-but with the goal sheet and the pay-yourself-first savings I now see how much I need one.

-I would like to thank you for all of your help it will really make a difference

- the course was very helpful to me i learned a lot. and will be more careful and wiser with my money and spending in the future. thank you

-The course was really helpful. It helped me see the word Budget in a different view with an accurate meaning.

-I found this to be relevant to my situation and quite helpful. I appreciate the positive tone of the materials. Thank you.

-Great course. I learned a lot of valuable information regarding finances and tips I may utilize moving forward following our bankruptcy. Thank You!

-very informative and helpful. i am well prepared for making better financial choices.

-Very helpful, learned about how credit scores are calculated, helps with my job also!

-I think this course helped me out a lot. I learned so much from this I am glad I had to take it. I will use all of what I have learned in this course with my everyday life.

-Thanks, my wife and i learned some valuable things about this course...It was very helpful to us.....Thanks

-The online format was easy and very helpful. I enjoyed using the audio to follow through the program.

-I am filing for a chapter 7. With my husband, we are separated at the time and would like more information about divorce and money. Thank

you for your help. Also would like information on how to rebuild my credit after filing for bankruptcy.

-We'll try a budget, but at this time all we have coming is wife's disability from social security and our children. I have applied for disability from social security. We'll hopefully be back on our feet one day. Thank you.

-I WILL RECOMMEND TO ANYONE THAT NEEDS FINANCIAL HELP. THEY WERE VERY HELPFUL. THANK YOU

-Awsome:When I looked at it written on paper what credit cards cost, I'm going to save till I got the money to buy.

-Though I have done a lot of research during the bankruptcy process, I still learned a lot from this test series.

-how to be more responsible with my finances, and how to live with a plan and a budget in other to have a positive goal plan. thank you very much.

-COURSE WAS VERY HELPFUL AND EASY TO FOLLOW. LOVED BEING ABLE TO LISTEN AND READ. WONDERFUL AUDIO FEATURE.

-Thank you I learned a lot from this course. Many times I get all wrapped up in thinking I already know that, but I found out I really didn't.

-I WOULD ALSO LIKE TO SAY THANKYOU TO THE LADIES ON THE TELEPHONE CALLIN SERVICE FOR HELPING ME TO GET ONLINE.

-this program was great i highly recommend it to everyone. thank you so much. u will change my life.

-This was really a great program to go through. Every high school student should have to participate in this.

-Very interesting, very helpful, instructor was very well prepared. These types of courses should be included in our schools nationwide.

-Who can I see about sitting down and going over my credit report and fixing the problems and helping rebuild my credit. How can you trust anyone anymore on helping you correctly. I want to fix my credit but don't seem to find the right people. I enjoyed this course and makes me feel like there is help for me.

-This class was very helpful for me in clarifying what one should do to help achieve their personal goals. Definitely going to create a goal card for my wallet.

-I feel this course was very helpful in seeing where I can make changes to help reach the goals I have set

-I found most of the information very informative but however had already been dealing with the financial difficulties and had taken the necessary steps needed to pay back dept and reduce our budget to control our expenses and we still are struggling to make ends meet due to a bad economy and price reduction to keep work as I am self-employed. The budget we are currently working with now is barely sufficient for our family of five. However, I am not qualified to take on a job that supports the income we will need to live. All that is available for someone who is experienced in construction is a minimum wage job and that doesn't even come close to supporting us as I would need to work 3-5 of these jobs to make ends meet and it is just not possible. We are looking into our options at this point and trying to make the best decision for our family but believe the end results is in God's hand. I want to thank you for the class and will use what I have learned to the best of my ability to succeed.

- I took notes throughout the whole course that I think will help me going in the right direction. Thank you

-We found the course to be very helpful. Although we have filed chapter 13 we plan to use what we learned to rebuild credit and our lives Thanks

-This course is very helpful and informative. I now have a better understanding of managing money and setting goals. Thanks You

-I can honestly say this course was extremely helpful and I would recommend it to everyone.

- This class is fabulous and a great additional to my life. I will use the materials as we build a better financial future as a family.

-The online course was of a great tool to help one get knowledge of understanding been responsible!!!! Great Job!!

-I enjoyed this course and it is helping me think positively about my money right now. It has helped me get on the right track again.

- this should be offered to people before credit is available to them this should be a mandatory high school course

-This was very helpful, it brought things to my attention I have never thought about, but will from here out! Thanks!

-This course was useful to me and I will start immediately to rebuild my credit and not be afraid.

-It was good details and explanation, communication, very sound good eyes looking to as, and smiling faces, polite it also really good/excellent in class.

-I have learned more than I thought I would from this program. I was surprised to see so much I didn't really know or understand.

**-This course was a good use of my time. I learned a great deal of things that I never knew or thought about. This information will be most helpful in the future.**

**-This course was very informative and useful. I would love to be able to share it with my parents.**

**-This program was very informative and opened my eyes to how credit cards have hidden clauses I never thought about.**

**-I am 68 years old and in questionable health. I was doing fine until the housing dropped and bank interest went crazy. Forcing me into doing this bankruptcy. My health keeps me from a second job. I am going to see Dr. more often. Hence my problems. Once this Bankruptcy is done I might be able to see the light.**

**-I am very glad this is a required course as I feel it is very informative and very helpful to my situation at this time.**

**-THANKS A BUNCH FOR ALL OF THE VERY NEEDED INFORMATION IN THIS COURSE. IT HAS IMPROVED MY FUTURE OUTLOOK ON LIFE!!**

**-I think the online course was very helpful. Now and after our bankruptcy, I will continue to use many of the tools I learned in this course.**

**-I thought the program was very informative and I took away tips that I can use in my own life.**

**-The course was very informative and helpful and I appreciate that it was available online. Thank you!**

**-I really learned a lot from reading and taking this test. I feel more confident in knowing everything I need to know, about taking control of my finances.**

**-This was a very long online class, but helpful have a lot of information that is going to help me.**

**-THANK YOU SO MUCH. I FEEL I HAVE A GOOD GRASP OF WHAT I NEED TO DO IN THE FUTURE TO BE FINANCIALLY SUCCESSFUL.**

**-Thanks for the opportunity to take this course on line. It was very helpful information for me to listen too.**

**-Even though most people may find this rather dull, I guarantee they will find something in this training useful for them or didn't already know!**

**-Is there a way i can pass this information on to my children or let them take this class online so that they may not fall into the same situation i am in?**



**-This course is very detailed and very helpful. I personally hope all I've learned comes into play in this time of need. Thank you**

**-i have never had a budget--or tried saving money--but now i will make a budget and start putting money into a savings account thank you for this class**

**-After taking this course I intend to establish a budget and watch it very closely and attempt to save as much money each month as i can**

**- This was great program, thank to the person that make it possible., Thank you**

**-thank you for this program. I have learnt a lot. I have told some of my friend to read this e-mail also. thank you again keep up with superb job,**

**-Course was helpful, and I found out some things I wasn't aware of. Plan to do a budget now, never have before. Course explained it well.**

**-The teacher explained better than just reading the book because she explained each answer.**

**-when i started this course i did it because i am filing bankruptcy and it was a requirement but after doing this i found it very helpful. thank you!!**

**-The wife does the check book and we will stick by it to change our way of spending and keeping track of money going out.**

**-I intend to create a budget and goals to prevent further debts in the future and with what i have learned with this training I am confident i can accomplish this.**

**-This was a great course, I have sworn by a budget for the past 4 years or so and still learned a lot of helpful tools that will help me rebuild my credit.**

**-thank you for helping me in my time of need this will help my wife and i to be better in budget at home thanks**

**-I appreciated how the program training was set up at the end they allowed you to learn more and review in order to instill, Good Job.**

**- I really enjoyed this course. It is thorough and extensive and I learned a lot Thank you!**

**-The class was easy to understand and clear instructions. B spoke good, clear and well over the phone.**

**-This book was very helpful to me. Thank you for sending me money in motion book, I was able to relate to something I didn't know about.**

**-I feel the course will really help me with getting on a budget and help me turn my life around.**

**-Pleasant and very comfortable course in learning refinances, etc. Will use this in the rest of my life to reach new goals and maintain a stress free life, etc.**

**-I learned a lot from this course, and I hope I can take the attributes that I learned from this course and apply them to my life in helping me stay debt free.**

**-I feel that I learned a lot and hope to really follow a budget in the future. I must begin to save for emergencies. Thank you.**

**-I've enjoyed taking this course and I learned a lot about a budget and credit management ,how to handle my finances**

**-very informative. With practice i will be better aware of personal financial management**

**-I learned a lot of helpful tips from this course. I hope I can use this stuff I learned and turn my credit around, thank you so much for your help.**

**-I feel this was a very informative course. I plan to use some of the information learned for future references.**

**-thank you this course was very helpful. I'm going to be making some big changes**

**-The course and quiz / test were great. I think I will be better able to manage my finances and obtain my goals.**

**-This was a very interesting and easy course. I really DID enjoy it. thanks**

**-Thank you I have gained helpful tools to managing my finances.**

**-Learned quite a bite from this course and hope to get myself and keep myself in better financial shape from here on out.**

**-This was easy and I like the Audio so I didn't have to read the text.**

**-It was very helpful to be able to take the class on line due to my busy schedule.**

**-This was very useful. A handout or booklet after completion would be extremely helpful.**

**-Thank you very much for this valuable lesson I won't forget.**

**-thanks, this subject is very good ! and i learned a lot !!!**

**-B was very good in explaining and knowledgeable in this. I learned and enjoyed this. Thanks**

**-This was a very helpful course and I am excited to implement the things I learned.**

**-The information in this course has helped me. I look forward to putting this information to good use!**

**-I thought this course had a lot of very helpful information.**

**-This was a very helpful course for me and I learned quite a lot over the last 2 hours.**

**-EVERYTHING IS SIMPLE AND PRECISE AND VERY APPLICABLE TO REAL LIFE.**

**-Very informative class. Useful information. M was a good speaker & teacher.**

**-The test was a good example for me, and very educational.**

**-I think with the knowledge of this course i can get my financial life back in order.**

**-This course has enhanced my understanding of indebtedness**

**-Already started a brief budget but have more information to make a better full budget**

**-Thank You. This course was informative and encouraging. Michael**

**-Teacher was very, very friendly and very well experienced.**

**-I liked the course & I am sure I will use many of the things I learned to improve my life.**

**-I think this was very informational and that it should be a high school required. Thank You**

**-I just want to thank you very much for all your help and to make these special courses available.**

**-The audio portion was fantastic. It was like being in school and listening to your teacher. Great.**

**-This was a great experience and east to learn and helpful to use now/in future! Thanks!**

- This was an excellent teaching course. I would recommend it to anyone who is having financial difficulties.
- thanks to this course my wife and i will!!! start a budget. thank you.
- It was a great course! Put other programs out to help people financially.
- I really learned a lot from this course. Thanks
- Have set up my budget plan and sticking to it. class was very informative
- Very educational! Very convenient to take class over the phone in my own home
- I learned more than i expected to from the program. Thank you very much!
- easy to understand even for a very confused person as myself. thank you for your assistance.
- I was very nervous but learned so many things, even at my age
- Course was definitely worth taking. Instructor was easy to listen to and kept you interested. (good job.)
- Thank you very much for all you have done in helping on this course.
- Excellent presentation of information, which made understanding and absorbing it very easy. Very worthwhile!
- This course was helpful and I definitely learned the importance of budgeting.
- i also learned a lot about acts, what to do about situations about products that are not good.
- very helpful coarse. Thank you for opportunity to do this in my home
- I knew a bit before this, But I learned a few things that will be useful for me.
- J is a wonderful instructor. I found him to be professional, informative and very knowledgeable.
- J he was one of the best teachers I have ever heard. He was great on the phone.
- I have learned a lot. The teacher's every topic was explained clearly. He very nice.

- The class was very informative, and it made me look at things very differently. Thank You.
- This is one program I wish I had years ago, it was very helpful
- Thank you for your help, I learned a lot from this program.
- Good review of information!! Certainly something for everyone!
- I feel that this will definitely help me get on the right track.
- Great course that will assist me with getting my finances back in line!
- This course was actually very helpful! I got some good information from it, especially the part about setting goals.
- This should be required reading before anyone could receive a credit card
- This was a wonderful course---I learned so much & I thank you
- The program was user friendly. The information was relevant and easily understood.
- I'm especially interested in rebuilding credit since I am divorced and went through bankruptcy
- Learning to stay on a budget for both of us. Thank you.
- My phone course was very helpful and I know I will do better with my budget & goals
- I LEARNED THINGS THAT I WAS UNAWARE OF @ THIS TIME. THANK YOU.
- Very good course going to read book again. Used a lot of ideas from class.
- I must stay in my budget. I was very nervous then I calmed down.
- I am glad that I took this course. R has been extremely helpful.
- Great online presentation. I was pleasantly surprised.
- Thank you for the course I think I would like to do this again.
- Very well done course. Easy to read and comprehend - and no typos!!
- The Course was very informative and will definitely help me in the future.

-Will try to budget until my wife gets back to work will be hard to do.  
House payment eats us up

-The teacher was very thorough. This is my opportunity to get it together.  
My focus is to rebuild

-THANKS YOU FOR THIS VERY USEFUL INFORMATION. I am on the road to  
budget/financial success. smile

-I would do again, It was very helpful. The teacher should get a raise.

-I really learn a lot from taking this course, and will help in the future  
with my finances.

-this helped me in so many different ways..and i thank you for all your  
help

-Thank you very much. You were very helpful. Thanks again.

-I think this course will help me in the future.

-This course was very helpful. I learned a lot of tips that will help me  
manage money better.

-i think that is i a great learning tool and keep up the good work

-Thank you for your help, I am now on the road to a new start.

-THIS WAS A VERY INTERESTING COURSE THAT EVERYONE SHOULD TAKE,

-This program was easily understood and convenient to do!

-Mr W was very pleasant and quite patient a very good teacher Thank You

-THIS COURSE REALLY HELPED ME,EVERYONE SHOULD HAVE TO TAKE THIS  
COURSE.

-Course was very informative and enlightening Thank you Very Much

-this was very interesting. I learned a lot of information I did know

-very interesting, will be helpful to me in the future. management of my  
finances

-Thanks for a very important study test. I got much knowledge from this.

-thank you very much it was very interesting for me. Course topics were  
relevant to my

**-I FOUND THIS TEST TO BE VERY HELPFUL. I REALLY LEARNED A LOT THAT I DIDN'T KNOW BEFORE.**

**-This was a very good course and very helpful. I learned some things that I didn't know before.**

**-I have learned a lot from this course. Some things I never heard of such as "Check 21".**

**-Thank you for the online course. It fit more into our busy schedule.**

**-I really enjoyed taking this and found the information very helpful.**

**-well put together...required thought along with just reading...will be most helpful...thanks**

**-This program really explains a lot and my husband and I learned a lot that we didn't know.**

**-This course was super !! Wish I would have had this many years ago !! Thanks, so much.**

**-learned how a little savings every week can add up. Thanks**

**-On line program was very user friendly and very convenient. Thank You**

**-I am very glad I took this and I will benefit from it. Thank You**

**-This course was useful, and I recommend it to anyone who wants to get out of debt.**

**-The course was very informational and very easy to follow.**

**-great test, very informative, learned a great deal about everything**

**-This program should be promoted in the school systems across the country.**

**-I learned a lot that I didn't know that was a good learning toll for me.**

**- i like this course and i gain to much knowledge**

**-The course was great. It covered everything I have gone through. Good job!**

**-I honestly believe I learned something from this course.**

**-The entire online class was very helpful... informative and the pace is great.**

- I enjoyed listing and understanding what she talked about.
- I found this course a tremendous help I do plan to use what I have learned Thank You very much!!!
- good helpful information. thank you
- The online course was very easy to follow and understand and very informational.
- I enjoyed this online course. Very helpful, and easy to follow! Great Job.....
- This was a very helpful course to take and I would highly recommend it to anyone. Thank you very much
- Thank you for enlightening me, I'm now sure I won't make the same mistakes as I did before
- Thanks-I wish this course was required for all 18 year olds.
- Very good course. Developed to make the process easy to understand
- want to get my van fixed up soon and save some money thanks that's all by
- thanks you where helpful in my getting an ideal on spending thanks
- Thank you for the many tips on how to improve saving and spending money properly.
- this class was much better than i thought it would be. well done!
- I understand that we need to spend a certain amount of time on this
- Yes, I have learned a lot! The course was soooo interesting!!!! Thank you!
- Great online class. Lots of valuable information I took from this class. Thank You!
- I feel that i have gained a lot of good information from the class
- Thank you for this learning experience there were a lot of things I didn't know.
- Thank you for a very informative training! Learned things i never knew.
- This was a good course and very enlightening for me. Thank you.



**-I found the class very helpful I think they should have these courses in high school**

**-Thank you for showing me the mistakes I made with regard to managing money.**

**-This was a great lesson that I will carry on for my life time**

**-Thank you for the online course. It helps when you have a busy life, job, and kids.**

**-Good course...Thank you, I learned a lot that I did not know beforehand.**

**-This course was an eye-opener for me. I am glad that it was required. Thank you.**

**-Thank you for the helpful information. I will use in the future.**

**-This course was helpful to me since I am in charge of our finances.**

**-this website was a big help for and I learn alot.thank you**

**-A lot of very useful information. My Fiancé and I will be working out a budget this month.**

**-Good course, I think I learned some new things and will try some of them.**

**-THE COURSE WAS VERY HELPFUL AND I ACTUALLY ENJOYED TAKING IT.**

**-gracias por explicar toda vien cres muy amable gracias por ayunarnos**

**-OVERALL THIS COURSE WAS MOST HELPFUL AND INFORMATIVE. THANK YOU SO MUCH.**

**-This course is truly helpful. Everyone should be required to take it. Thank You**

**-This course should be required for all high school students.**

**-This course was very helpful and will begin using the information**

**-This was a very beneficial course, they should have this in High School**

**-Very good content that is applicable to anyone at any stage in their life.**

**-It was easy to use and very helpful.**

**-I feel that the course was very helpful and that it will provide me with a basis to start rebuilding my credit history.**

- EXCELLENT format! Easy to read, and your web page is fantastic.
- i want to thank you i found this interesting i will use the goals card thank you
- Overall, this was a good, well explained, informative class.
- A very educational online course I feel I learned a lot. Thank You
- Very concise and informative course that I think will help me out a lot in the long run.
- I wish that this was a high school course requirement.
- ENJOYED READING AND WORKING THE TEST AND STUDY GUIDE. GREAT INFO
- Thanks for the info. It is a good feeling to get back on track.
- This course was very informative and easy to understand. THANK YOU!!!
- Thank you so much for everything and I will be back for more help.
- Thank you for your help the information was very helpful.
- Very informative, easy to understand and comprehend, audio was helpful.
- thanks for the encouragement on the online course for bankruptcy
- I did learn some things that I think will help me in the future...
- everything was great wish i took this class 5 years ago .
- The information was both interesting and informative. Thanks
- Thank you so much for a wonderful course!!!!
- Thank you for all the help and understanding about budgeting.
- I found the online course very helpful and convenient.
- very helpful, thank you
- It was very helpful.
- thank you sincerely
- The information was very educational. thank you

- this course will be very helpful for my family's future
- Very helpful
- Course was educational and informative.
- Thanks
- Good material and quiz questions.
- Very informative. Good forms. I will use the budget form.
- Very well put together and helpful. Thank you!
- very good course. Thank you!!!
- Thank you so very much.
- I found this course very helpful.
- Very great teacher made class fun!
- I learned a lot. Thank you.
- Thank you very much!
- Thank You!
- Very Good Course
- Very helpful course.
- This course was a learning experience. Thank you!
- thanks
- Good learning and planning course. thanks you.
- course very helpful
- Thanks!
- thanks a lot this course was very helpful
- I have learned a lot from this class.
- I think that the overall course was very beneficial.
- The course was interesting.

-was an interesting course and helpful too

-thank you i learned some valuable information.

-I'm very proud of myself that I was able to do this on line.

-This course was very informative. thank you.

-Thanks so much, I learned a lot.

-This course told me what I needed to know.

-Great Course

-This was a very useful course to take. Thank You!

-Course was great! I learned a lot from it.

-Thank you.

-course was good and helpful thanks for the help

-the course was very helpful

-Excellent program. Very enlightening

-thanks

-This program was indeed very knowledgeable. Thanks

-i learned a lot taking this and thanks i will use the tool i learned

-Thank you, your program was very informative.

-Very helpful. We are going to take more classes!

-Thank You.

-THANKS ALOT

-Thank you

-THANK FOR EVERYTHING

-Thanks!

-Course was very helpful. Thanks.

-the test was well informed

-This has helped my wife and me a lot. Thanks.

-A very thorough program!

-Mr. W is very good teacher

-very helpful. Thank you!

-I will not get in this mess no more.

-Thank you for so sweet instructor!

-very well done and helpful

-very good for anyone

-Thank you, you did a good job

-A very commendable course--Thank You!

-Thank You!

-Good job by the instructor. I learned a lot.

-She was a very good lady to help us. Thank you

-Ms C was very helpful

-Very informal

-The materials were very helpful. Thank you.

-Definitely prefer the online course. Thank you

-This is great! Thank you!

-Very good practical information.

-Thank You.... it was very informative

-I thoroughly enjoyed this experience.

-i like very well

- Thank you! This course was very helpful.

-Great Information

-It was very helpful-thank you.

- J was great in explaining everything.
- I found the course to be very useful & helpful. Thank You
- Good course thanks!
- I enjoyed the course. Thank You!
- Very helpful. Learned much. Thank You.
- The teacher's very nice and easy to understand.
- Teacher well spoken.
- The instructor was great
- the course was enlightening and helpful
- GOOD INFORMATION FOR THE FUTURE
- Great program!
- I think the Budget stuff is good.
- It was very helpful
- thank you very helpful online
- Very good informative course.
- Thank You !!!!!
- Great training!
- Thank you
- Thank You Great Course..Very Helpful
- This was a big help!!!
- Very Interesting
- I found the course to be very informational.
- Thank you for allowing me to complete this on-line.
- M was very pleasant,& Helpful on the telephone.
- Beneficial!!

-Thank You!

-Thank you for your help

-D was very professional and polite.

-R was very good!

-Thank you

-A WAS VERY PLEASANT AND HELPFUL

-Thank you....

-Thank you

-I thought it very informative.

-Thank you very much

-Course was very informative.

-Thanks M!!

-I learned a lot from this course. Thank you

-Course contains useful information.

-Great course, learned a lot. Thank you.

-thank you for your help

-Course was very helpful. I learned a lot.

-This was very helpful, thank you.

-I found the course to be very informative.

-thank you!

-Thank you, Thank you, Thank you

-This class is very helpful

-Thank you very much!

-Was kind of fast, but book easy to read. Thank you.

-I really enjoyed this course

- I will Survive Thank YOU!!!!!!
- Thank You
- Thank you.
- Well covered.
- this is an excellent course
- The audio was very helpful!
- I've learned a great deal from this course.
- You are a great organization
- Thanks for your assistance, very informative
- the course was very helpful.
- Very informative class. Teacher very knowledgeable.
- Have started budget - savings program
- great course
- this is a very helpful and interesting course
- Excellent course!
- I have learned my lesson.
- very helpful
- Speaker very interesting very likeable
- Very excellent speaker very very knowledgeable helpful
- I did learn a lot about my life and my goals and thank you
- Course gave plenty of opportunities to get correct answers.
- Easy to understand and moves well.
- Thank you
- Thanks, i learned a lot
- Good course. Spreadsheet forms especially helpful.



-course was user friendly

-Thank you

-excellent course!

-THANKS

-GOOD INFORMATION I PLAN TO USE THANK YOU.

-teacher-knowledgeable-made you feel comfortable.

-very good on each chapter

-good job

-THIS PROGRAM HAD VERY USEFUL INFORMATION.

-This was easy and thank you and bless you all for everything.

-thanks for the lesson

-Class was very helpful

-Thank you for your help!

-This has been very helpful.

-thank you!

-thank you for all it was very good to find good solution.

-Thank You

-very good course, thank you

-Excellent course, thank you!

-Very good information on budget.

-Thank you for your help.

-I understand a lot better were my money goes.

-Thank You!

-Overall course very interesting & helpful.

-Enjoyed doing this course and leaned a lot

-Thank you

-Thanks for the helpful information...

-Thank you so very much!

-Enjoyed this course I learned a lot.

-this was a great learning experience.

-i will do better with my money

-this was a great experience to learn new things.

-thank you.

-Thanks for your help. Very informative.

-It was very useful to do this course.

-very informative

-thank you

-Very helpful!

-VERY INTERESTING! B WAS GREAT!

-very helpful

-learn new things like the different kinds of Acts

-Very helpful

-I learned a great amount of information from this course.

-Very clear and understandable.

-Very informative, a lot of information I did not know.

-N did an outstanding job!

-Teacher was excellent.

-Very Good

-Good for us - we learned a lot

-This was a good course.

-thank you

-very worthwhile course

-I found this course very helpful.

-THIS WAS VERY HELPFUL

-Good course

-Thank you. This course was extremely useful.

-Instructions was well detailed

-THIS WAS VERY HELPFUL

-A good course, thank you

-Thank you for providing this very valuable service.

-Good Course

-great course

-the course was well planned and easy to follow.

-very informative

-Useful Course

-have learned a lot

-I learned something

-Very good and helpful...thank you!

-"thank you"

-Great course!

-Great learning tools

-nice course

-excellent learning material

-Very Good

-Thank You

-The course was created well, Thank You

-Thank You

-good course

-Thank You!

-Very Helpful course.

-I wish I learned this 40 years ago!!

-Thank You

-Course was very Education And Beneficial .

-Thank you very much. Very helpful

-Very Good

-Thank you

-Very good course

-Great, very helpful and positive!

-thanks

-Thank you

-Great program! Thank you!!

-Great /class!

-I feel this was 2 hours well spent. Thank you

-i loved the audio, that made is much more helpful.

-very nice and informative course.

-THANK YOU FOR YOUR HELP

-The course was very clear and easy to understand.

-I have found this course to be beneficial.

-very good.

-thank you this course was very helpful

-Thank You

-thanks for your help

-I learned a lot of good tips to apply in my daily life.

-the course was helpful, informative thank you

-I never thought I would learn so much.

-Thank you.

-Thank you ,course very helpful.

-Thank you.

-Thank You

-Good information.

-The course was very helpful i learned a lot

-THE BOOK IS GOOD. CAN USE SOME OF THE THINGS LATER ON.

-I WILL PUT SAVINGS FIRST. I'VE NEVER TRIED THAT.

-THANK YOU FOR HELPING US GET ON OUR FEET AGAIN.

-very helpful course

-this was easier than I thought it would be--thanks

-course was very beneficial thank you

-this was very helpful

-The course was helpful thank you

-Thank you

-Thank you for your help.

-thank you

-thank you

-Thanks

-Great course!

-It was helpful

-Thank you.

-thank you

-WELL WORTH THE TIME

-thanks for your help .

-Very enlightening

-I believe this was very helpful

-It was a helpful class.

-VERY GOOD COURSE AND SET UP WELL

-The course was very detailed and helpful

-Great course! Thank you!!

-Great course! Thank you!

-Thanks

-Thank You!

-Thanks.

-It was a great learning experience and i learned a lot.

-Thank you.

-Very helpful and practical course!

-thank you

-Teacher was good at explaining everything 100%.

-good program

-Thanks

-Thank you!

-Thank you so much for all your help and support!

-great program

-was helpful

-This information was very helpful. Thank You.

-thank you.

-thank you...very helpful

-this was very useful

-VERY HELPFUL THANKS

-This course was very helpful and user friendly.

-Surprisingly information. Learned a lot.

-Great Course, I appreciated it.

-This course was helpful. I learned new things.

-more helpful than I had expected

-Actually found this very interesting and helpful.

-Good Course

-Good job! thanks

-this was a great course

-Thank You

-Very helpful course!

-enjoyed the course, info. was very helpful

- Good course. Thank you.

-thank you this was very helpful

-Thank you so much

-The class was very informative, thanks

-Time well spent. Thanks.

-Good course. Very informative.

-excellent program..

-This has been very helpful. Thank you.

-Very informative, will recommend.

-Thank you, this was very helpful.

-Thank you

-I enjoyed the information provided

-great course

-It was very informative. Thank you!

-I have learned so much. Thank you.

-This program was helpful!!!!

-Thanks; the course was VERY helpful

-Thank you. This is a very thoughtful presentation.

-THANK YOU FOR YOUR HELP.

-Thank You

-The course was excellent.

-THANKS

-Thankyou...

-Thank you!

-Best course I ever took

-Everyone has been awesome

-Excellent content and very user friendly.

-Good Class

-Good Class

-Thank you for all your information and help.

-keep up the good work!!!!

-Thank You!!!



**-I LEARN ALOT FROM THIS THANK YOU VERY MUCH**

**-THANKS FOR HELP!**

**-Very helpful**

**-very informational course thank you**

**-Good class - good teacher**

**-very helpful. i plan to use this information**

**-Nice course.**

**-Thank you very much**