MiM Quotes 7-15-10 to 8-14-10

-I am amazed at how very thorough this course was. I printed out each page and am putting in a notebook for future reference. I'm 80 years old and I certainly wish I had all this information when I was much younger. Thank you so much for such a detailed program.

-Thank you for helping me to change my life even if I am 65

-This course was awesome! It was very knowledgeable and easy to understand. I will definitely apply some of the tips from each chapter. It is too bad I had to learn about this information after I filed bankruptcy! But my future goals will be met by using the budget applicator and applying all the other helpful hints. Thank you!

-I received an offer from a bank (?) to obtain a credit card. The interest rate was 59% with a \$100.00 limit and a \$45.00 annual fee and I shredded it because of what I learned in this course. I will be more respectful of buying on Credit in the future.

-I have been an accountant for over 30 years and this is the best course I have ever seen for the individual. Thank you very much.

-Thank you!! This course was so helpful for me. I am actually going to have my 16 year old son take it. I really think this should be mandatory in schools!!

-This course was an INCREDIBLE learning tool! I am so glad that I completed this course. The most helpful Chapter for me was the one on budgeting. I wish I had been aware of most of this information 30 years ago.

-Excellent! Very helpful to me for my situation-excellent book not only for this class should be on TV as educational program regularly. Best tools and best educational for all of us around the world! I urged you to do this doesn't matter if not for bankruptcy it matter, knowledge for better living and 4 our children budget should teach in class school at young age

-Some may think this course is a pain and a waste of time, but, believe me, it really is a learning experience I think anyone who has ever had financial difficulties would learn a great deal from this course. Thank you so much!

-I felt this was an excellent course. I feel that kids should have a course in finance, like this, and learn how the world of finance really works and then again in college. I think they are taking out too many student loans and will not be able to pay them off when they enter the real world.

-I really enjoyed the course, it was very helpful. What I like most, were reading about budgeting, setting goals and how to manage my finances. Thank you.

-I am really thankful that I was required to take this class; unfortunately it took me filing for bankruptcy to do so. The information you provide in the lessons is invaluable and I did saved the excel forms to my computer so my husband and I can create a budget and utilize the creditor inventory form for our remaining non-dischargeable debt.

-I found this course very interesting and I did find out new things about loans, credit cards, and agencies to protect a person. I would hightly recommended this coarse to anyone.

-Very good program. Easy to understand & the narrators voice was easy to listen to. I feel like I learned a lot. I would recommend this program to people who aren't filing bankruptcy.

-This was a fantastic course. I wish this was one of the courses taught to me in high school. Although helpful, it would be more beneficial to learn this at an earlier time in my life. Thank you!

-This is a great program! I really like that it is simple to read, understand and uses quiz's to reinforce understanding. I am going to have each of my teenage kids review the chapters. Thank you very much. I would also offer the feedback of turning this into a required course for all teenagers entering college and something you MUST pass before being accepted for credit. Do you have a book I can give my kids for ongoing review?

-I found this course to be extremely interesting and valuable and will be very helpful in my future financial and budget endeavors. Thank You very much

-I'm really glad I took this course. I did find it helpful. I went into it thinking I wasn't really going to get anything out of it and I must say I learn a few things. Thanks

-This on line class was informative and I copied all of it and down loaded the different spread sheets to use to budget. I did not know that goals were so important. I also found the name and info about the different agencies very informative. I will use this information in the future. thank you

-This course was very well laid out and informative. Thanks for the Excel forms. This course should be a requirement for high school graduation!

-This course was just what I needed to better understand my finances and how I should spend the rest of my life meeting my personal goals.

-This was a great class! Thanks! We just went through bankruptcy and we'll get back on track with cash envelopes and savings plan with budget and goals!

-Thank you for the helpful information, that I will definitely put into practice from now on as well as with my family.

-Thank you!!! This program was very well done. I liked having the audio voice to follow along with. The Excel spreadsheets were very helpful.

-it was very helpful and the concepts will help in better understanding the effectiveness in a budget to improve financial planning for greater independence in financial goals

-I am very impressed by this course - Most of the information in the course I was already aware of - yet, I did learn a lot, i.e. the types of debt, the federal laws, etc. Even if a person was not filing bankruptcy, they should all read this course. I thank you.

-the course has been of great help to me. It refreshes old concepts and brings a lot of new info for people like me that want to restart a new financial life again. Thank you.

-I just wish I had a course like this to read before I got myself in debt so far. I would have made some better decisions about my wants and my needs.

-Thank you for making the option of each chapter printable. I will be saving this course for periodic future review as a reminder of its contents and also to be capable of reading at a more leisurely pace to better absorb all details again and again.

-I'm glad this type of class is available; I learned a lot of valuable information that I had no idea would work. I will definitely use a lot I learned to keep track of my finances and keep a budget to stay on track.

-I THOUGHT THIS PROGRAM WAS VERY USEFUL TO ME. I HAVE NOT DONE ANY SCHOOL TOPICS FOR EVER AND WAS A LITTLE AFRAID OF THE TEST BUT IT WAS EASY BECAUSE I WAS LEARNING SOMETHING. THANK -YOU

-I learned a lot, I am aware of some mistakes I have made that I won't make again. My saving will be first, and I am going to open a unexpected expense account. Starting tomorrow every penny will be recorded, I am so excited to see a year from how much I have saved. This is a great course I can hardly wait a lot of people about it, cause they really need it. Thanks

-I found the course to be very informative and has taught me so much in regards to credit and fully understanding it. Thank you so very very much it is truly appreciated. I have learned so very very much with your much appreciated course! -thanks... online was a great way to learn and take this cert. test...

-This course was EXTREMELY helpful. I learned a lot and will utilize this information in my daily life going forward. This course also gives me hope ... that there is some light at the end of the tunnel. I will be checking out the "review site" in the near future. Thank you so much!

-I am grateful that I have had the opportunity to educate myself and hopefully become a better financial manager, setting goals and following a budget.

-I learned a lot after taking this Money in Motion course..paperwork...note book...will all be documented..and kept track of every bill..every penny I spend..and I will get back to my life..not in debt!!! Thank You so much!!!!

-The information provided was very helpful and I did actually learn some things which helped me identify some of the problems that got me here. I believe this was a very worthwhile program.

-Excellent program! I really feel as if I learned something. The collapsing economy destroyed my good business, now it's time to get on with my life again and become a success again. I can do it! Thank you

-This course has been very helpful. I can see the mistakes we have made in the past and hope that we can change this to make our goals and future more successful. Thank you.

-I wish I had known more of these kinds before I got myself so deep n debt. My goal now is to rebuild my credit. I am starting to create a budget today. I want to purchase a new car in Oct '11 so today I am opening a saving account for the down payment. Thank You, Thank You, Thank You. I also know that my attitude about money impacts my decisions I could use some suggestions in that area.

-Thank you for the things I've learned, which I have already begun putting into use, and for making this horrible situation I've found myself in not quite as demoralizing.

-Fantastic Course! We will take what we have learned and NEVER get in this situation again. Thank you.

-Very good presentation. The Money in Motion book should be required reading in high school! Wish I had read it back then Thanks

-I'm "in the business", as they say, and I found this course VERY helpful in MANY ways! In fact, I've recommended that my youngest son, and his fiancé, take it! The information was excellent, and the forms are very good. Thank you!

-This was a great course and I appreciate the info and am ready to apply it to my life from this point forward. Thanks again.

-I found this book had information on having credit problems really got my interest because it has things that I did wrong and did not know. I wish I took this course before I apply for credit. My problems might not be as bad if I had this information I learn in this course. -This course was truly helpful. In my case, I had been doing most of those things, but things happen. Thank you,

-This was very useful. I'm glad I took the course.

-The course was very helpful and informative. I appreciate having had the opportunity to review some of the information and learn some new ways to manage my finances.

-Thanks for educating me about all those things regarding managing money and for helping me out in this matter, and special thanks to all the people with whom I was dealing with. THANKS

-Great course. Professional and I liked that it required you to spend the time with each chapter. The audio was particularly nice as it allowed family to listen and learn.

-I WAS VERY IMPRESSED WITH THIS COURSE. I LEARNED ALOT! I WISHED I KNEW ALOT OF WHAT I LEARNED BEFORE WE GOT INTO FINANCIAL TROUBLE AS WE WORKED SO VERY HARD TO TRY AN KEEP OUR HOME WE HAD SINCE 1990. I LEARNED ABOUT THE HARDSHIP OF INTEREST RATES ON CREDIT CARDS AN HOW THEY ALONE CAN RUIN YOU, IF NOT USED FOR EMERGENCY ONLY.THIS SHOULD BE ABLE TO BE ACCESSSED BEFORE BIG PROBLEMS HAPPEN, AS IT WOULD HELP OTHERS TO LEARN TO BUDGET AN SEE WHAT WILL HAPPEN IF IT GOES OUT OF CONTROL. THANK YOU VERY MUCH.

-This was a very good class. Wish I had learned in high school.

-course was very educational - thanks

-Thank you!

-Good

-Thank-You

-thank you for all the tips!

-good course ... I did learn from it - especially the bugeting

-Between listening to the audio for each chapter and then having the ability to do a reading review of the chapter before each chapter test, it was easy to learn, remember and pass the test sections and the final test. Thank You for making this a pleasurable experience!

-I FEEL I HAVE A BETTER UNDERSTANDING THE IMPORTANCE OF A BUDGET AND STICKING TO IT. I KNOW I AM BETTER INFORMED.

-helpful course

-Very informative and helpful. Good information even for those who think they may know, there is still always more to learn. Thank You Very Kindly!

-the money issues that were address here really hit home, money leaks, budgeting weakness, etc. not realizing entirely how all the small stuff that you spend money on what's not necessary or can wait just adds up.

- was a well prepared, articulate with a sense of humor. nice. Thanx.

-On the "paying bills" you use Cash, Checks or Money Orders, but did not mention paying "on line", that is very common now. Thank you, I actually enjoy the course. -Thank you!

- WAS EXTREMELY HELPFUL WITH PROVIDING VITAL INFORMATION TO ME TO GET MYSELF BACK ON TRACK

- GREAT

-The program was very helpful. The book will be a tremendous help to me, as well as down to earth class.

-LOTS OF GOOD INFORMATION. THANKS.

-INSTRUCTOR WAS GREAT!!

-Started one hour after the time on my paperwork

-Thank you very much

-I will have to make a budget in my daily life from now on until my last day

-I think the class very good and I learned a lot

- was very nice and explained everything in very plain English

-The program was very good. I learned from it. I will never have another credit card

-I thought all the material was easy to understand. But your best asset is the teacher how explained the stuff. Is a awesome teacher he breaks it down so it's easy to understand

-The instructor was very knowledgeable and very patient. I wish I had been given this information in schools or my jobs

-Course was very helpful and I will be sure to use some of the info

-very useful, wasn't boring, taught me some useful strategies for financial stability

-IT WAS GREATE COURSE TO TAKE. THANK YOU!

-The course was good

-I learn a lot from the course, I wish I had the information before hand. The course was an easy read and good examples.

-I found the course enlightening, simple ideas with large results. I plan to use what I learned.

-I really really like this it also showed how much I did not know. It covered so much. Thank you

-Very helpful and educational. Glad I was able to learn many things that will help me financially in this course!

-I REALY LIKE THE AUDIO IT HELPS ALOT.

-Great course!!

-very good job

-I REALLY LIKED AND ENJOYED THE CREDIT COUNSELING CLASS AND PLAN TO USE IT IN THE FUTURE.

-Thank you for your help!

-good course

-our initial contact for our first counseling encounter was by phone with . He was on time, prepared, efficient, kind and very helpful. I found the online test to be insightful and very helpful.

-Good overall.

-THANK YOU

-Good Stuff!

-Thank You

-nice easy read and very good information

-Especially re-building credit

-I love the online learning, it was easy to understand and I learned alot Thank you for having this available

-Thanks for this opportunity

-Most informative and well designed. Thank you.

-This program was fantastic. Thank you.

-Excellent course.

-this course should be a high school requirement.

- I DID enjoy this course and will be integrating the information into my life, starting with accounting with every cent I spend for 30 to 90 days. Thank you for the information!

-I thought this course was interesting and very helpful

-Thank you so much. I learned a lot and wish I'd had this information available in high school.

-As we spoke about my lawyers email address is as follows. Once again thanks for your help with your instruction on the email problem.

-very informative.

-Thank you...This was harder than I thought it would be, but it helped me a lot.

-Very thorough and helpful. Well done and understandable.

-I LIKE HER SHE IS A GOOD TEACHER.

-You are good at what you do. I believe you live this course. God bless you.

-Teacher was very good. Did good job.

-Very good class will use what's learned.

-Thank you

-The teacher was very knowledgeable and very well prepared. So thanks to the entire team.

-It was very educational.

- I think this would be a wonderful tool for all high school or college students to take before they venture out on their own. I think I may have both my adult children (21 and 23) take this course. Thank you.

-excellent course-wish I had accessed information long before I had to file bankruptcy

-Enjoyed the class.

-Good Info

-Material comprehensive and easy to understand. I also appreciated having the audio option.

-This course was very informative and helpful.

-This program was very helpful. Thanks so much.

-This course was very good. I learned a lot and will apply the things I learned.

-this course was very helpful to me. Thank you

-This course should be taught in all the high schools.

-This online tool was very helpful to me.

-Very Very well done class! Great Teacher

-Instructor is very pleasant. Very interesting and helpful course

-I am 87 years old and until problems and the accident disaster hit I had good credit. Now I'm surprised at how little I really knew about financial management. Wish I had known all this 60 years ago.

-Great Course. Easy to understand and ease of movement between chapters and the test.

-This course was intense but at the same time helpful.

-HE WAS EXCEEDINLY GOOD AT HIS JOB.

-HE WAS VERY WELL TRAINED AND UNDERSTANDING HIM WAS EASY.

- Overall not a bad course.

- I found the course to be very informative.

-Good

-Was a very interesting course. Feel I learned things I did not know. I will read the book again to clear up some of my answers. Spoke very clear

-Helpful. Also like view on finances..

-teacher helped me to think better thank you

-Thank you,

-Had a great experience. The teacher was very helpful

-I, was pleased to have to help me get on the On-line Course. A very nice lady from on the by telephone was very nice and very helpful. I am very thankful to for their willingness and their kindness to help me with this process. Sincerely,

-was wonderful & provided much useful information. Thank you!

-I starting reading the material & could not stop. Very informative. Only wish I had read this some years ago or at the start of my career. Thanks to the author.

-Information was great. Everyone should read this book

-I will use a budget to the best of my ability.

-The instructor was very educated and explained everything clearly. I enjoyed the telephone class because I have a really busy schedule to have to attend a class.

-She was a good clear speaker. We enjoyed hearing her.

-This course has given me hope to be able to rebuild my credit, tools for budgeting, and also hope for building a retirement fund. Thank you. MB

-Great Course

-very good

-I understand the demand for this class, But I disagree with the conference call because there are some rude people who do not respect others. Overall the class was fine.

-I absolutely wish that I had been made aware of this when I first relocated here. It would've definitely made the change more positive. But, all things in due time. I've spent a year unfocused. Now I can get down to business!!!

-I found this online course to be very informative.

-I think this course was very helpful and informative.

-Very Good Course, thank you so much. Learned a lot!

-very useful

-This course was invaluable

-This lady is very professional.

-I learned a lot from this course I wish I would have taken it in high school

-Thank you for helping me understand my budgeting.

-Very informational

-Thanks.

-Thank you very helpful!!!

-Thanks

-Instructor was very well prepared. Good useful class.

-When all of this is in place I want to buy a house again. With my goals in place and a new start I know I can do this.

-I enjoyed the course- it was interesting

-I was very surprised - this was an excellent course and I enjoyed it. I really learned some good tools for redesigning my life. Thank you.

-Very helpful information I can apply to met my goal. Thanks

-It was a very helpful class. And the man instructing the class was friendly and helpful! Thanks :)

-I learned a lot I never knew before. I will use a budget.

-The teacher was very helpful. I learned thing that will be very useful.

-Please send me information on the above topics. Thanks

-I was doubtful that I would learn anything I did not already no. How wrong I was. I am glad I was forced to take this course.

- was very helpful and very thorough! Thank you

-Thank-you it was very clear.

-Thank you

-The teacher was very knowledgeable & the booklet was helpful. Randy gave many good suggestions

-great course

-I wish I had known about this a ways back, going through a divorce and a single mom money management is hard

-This course was easy to follow and understand. An excellent course and one that should be required in high school before kids head out to college or get their first credit card or enter in to any agreement. Thank you!!

-Good information...

-I found that listening to the audio and reading along reinforced the material. I do not have Excel on my computer and was very disappointed I could not access the handouts for budget and other things.

-Thank You. It was very Helpful.

-enjoyed the audio...thank-you for that option

-Very good, I am happy to be here.

-room was too cold

-Good class, thank you!

-I've learned a lot of useful tips on how to start a life and not have to stress about how to save and pay my bills.

-fast and easy

-This course was very interesting and helpful. Thank you so much.

-I learned a lot

-very informative

-considering how big the class was , it went fairly smoothly! Thanks!

-Great online program!

-I thought the teacher was very good and helpful and did a very excellent job

-I learned some very useful information from this course

-I understand the class clearly it helped me to know what to do with my budget and my goal to manage my money and I am very grateful for the class and it was good

-I never knew having a budget was so important. I now understand why it is & how to do one. Other info was very helpful.

- used relevant examples that can help to understand budgeting goals and explained the CC laws that affect us and the changes over the past few year. Explained some rights that individuals have.

-I appreciate all the help given during this rough time in our lives.

-This course will make me better at spending less and try to save more, so my life would be less stressful in the future

-Instructor was very rude and inconsiderate! Will not recommend to any one

-good

-The course was very interesting

-Would have liked to take this course in being a grown-up years ago things presented here that I never taught the price is reasonable too. May have prevented my bankruptcy and many other problems for me.

-this course is great

-This course what not at all what I expected. I actually learned a few things and will employ many of the budgeting tips.

-Thank you, I learned more than I thought I would.

-I AM VERY GLAD THAT I WAS ABLE TO TAKE TEST. OPENED MY EYES, THERE WERE SOME THINGS EXPLAINED TO ME THAT I NEVER ASKED ABOUT, BECAUSE OF FEELING STUPID.

-MANY THANKS

-Was very easy to follow with the reader.

- was easy to listen to, informative & very nice.

-Thank You!

-very good

-Surprisingly interesting and helpful.

-Thank you for offering this class on line. I enjoyed the knowledge I received.

-good class, helpful info given.

-great course

-I think the course was very interesting, helpful and easy to follow.

-This Program is very very informative. I've learned where we went wrong in our finances by not having a Budget to stick too!

-Nice teacher! Very helpful

-Thank you for output of the budget and saving plan. You are good teacher. I will be in touch

-AFTER DISCHARGE I WILL: OPEN A SAVINGS ACCOUNT, GET A \$500 CREDIT CARD AND AFTER CANCER SURGERY I WILL GET AN EASY JOB IF I CAN

- He was very easy to understand and patient. He was a big help. I never had a credit card mostly because I did not understand them. With the information I rec'd in class now I understand. He gave me a reason to try not to give up. I can do it now. Thank you

-It was a good course I should have had it years ago when we were young

-He was very through Thank you

-This book is invaluable to help sort out financial problems. Helped me to see where I was where I need to be and how to get there. Thank you

-It has been a reflection of our going wrong and far off track on our financial life. I would like all of my 15 grandchildren to know these guidelines, so that they do not have our current problems. Thank you and I will follow to a compulsive point my budget.

-I enjoyed going through the course and learned many things that I did not know before.

-I wish I had this information earlier

-Instructor was great

- was a very good instructor and instructing speaker. I learned a lot from him. He kept my attention. Thank you for your time

-I have used a monthly budget for the last twenty five years.

-All very frightening, all very interesting

-Warnings about scams should be made public, daily.

-The instructor really got me to thinking about saving even if its just a little at a time

-my astute of spirit tells me there are still good people in the world and my instructor is one of them

- WAS VERY CLEAR, CONSISE, & PROFESSIONAL

-This telephone class was very helpful and will definitely help me in the future

-I really learn something to help me become a good credit risk

-Useful information. I learned a lot from the course. Thank you

- explained everything. Listening to him has really changed my way of thinking. I will budget from now on with the help of a credit counselor

-This book was very helpful to me. I have stated my goals in life and my budget is go in place Thank you

-The teacher was excellent. He was very personable and gave us good advice which we will use

-THANK YOU!

-I liked the audio option and played all of the chapters. It saved my eyes from computer screen glare.

-I was impressed by the simplicity of the program and how much it covered.

-I did learn more than I expected to learn from this course, and intend to begin budgeting as best I can, using the prescribed methods in the course. I appreciate the lessons learned and even under someone's normal day to day financial practices I would recommend taking this course. thank you!

- Though my personal situation was due to illness and inability to work, mismanagement was not the case, however, I found lots of very useful information for present and future reference. Thank you

-Very Helpful

-Great course!

-Thanks it was very helpful.

-Thank you for this class, I learned a lot from it, looking forward to enhance what I learned in my life.

-thank you...very helpful

-This course was easy to understand and a good use of my time; thank you!

-I thought this course should be mandatory for high school students....

-I really enjoyed doing this on-line and I really have learned a lot Thank -

-I am very slow reading this post class but the materials you provided is very helpful. Thank you

-Great Course!!

-This was a very good program Thank You

-I have taken another credit online course. Yours was superior! When down loading excel forms from this course, I did experience a minor glitch when attempting to open the file directly rather than saving the file to disk first. Thank you.

-The course was outstanding and I've learnt alot information.

-Great information.

-I'm really glad you've given the option to go back and reread and use this course later, After everything settles down I will go back and use this course as or restarting tool !! Thanks so much for this help.

-Money in Motion is definitely a great tool to guide myself by in order to replan my finances and rebuild my credit.

-I found this to be very helpful and will work at implementing what I have learned

-Learned a lot. Many thanks!

-Excellent on line. Thank you!

-thank you

-I am glad that I can studies and take the test thru on line because I am hard of hearing and reading these chapters and study is easy for me than as for hearing from what teacher or instructor explained.

-Thank You!

-Very good information was presented to me in these 8 chapters, I feel I learned quite a lot. Thanks..

-VERY helpful

-It's too late for me to start all over again (60+ years old), but I did learn a lot from this course to make sure my retirement days ahead will be much less stressful. I think this course should be required before anyone can get a credit card or mortgage of any kind.

-great course

-was a well learned course. Learned a lot for future references to help me out.

-I found the course to be of value. Online made it easy to take at your own pace.

-Thought program was very helpful.

-an expanded program of this type should be mandatory for all high school students to take in their senior year.!!!

-Helpful course. Thank you

-great course!!!!

-info on any national job placement agencies

-I really enjoyed the course and learned a lot.

-I just want to say "Thank You" for the assistance you provided for us. We are neither very "swift" regarding monetary/business issues; yet, this was easy to understand and apply. Good Job!!!

-Very important information! Great info! The course is good. The only thing I would suggest, is trying to come up with a web experience that is a little more interactive versus just the paragraph form with just straight information. Just to keep some people more engaged and more willing to actually take the time to read all the info provided. The info itself is great, its just whether or not people will actually take time to read all these paragraphs- so could make program a little more appealing in that regard. Thanks for the great info, I enjoyed it!

-Easy to understand.

- CCCS was very helpful with all the procedures. This manual should be giving in high school. Thanks again for helping me out.

-This course was great! Thank you!

-Excellent course, I am going to give the quiz to my young adult sons at home.

-Good class, thank you.

-I learned a lot about savings & budget.

-I used the voice recording because I have a hard time retaining what I read. I found it most helpful and helped me better understand what I need to change in my everyday spending. Thank you!

-I FOUND THIS COURSE VERY INFORMATIVE! THANK-YOU

-Awesome Course!!

-I thought I knew what mistakes I was making and that was what caused me to go bankrupt...but this course opened my eyes to a lot of "shady" practices that credit card companies and lenders make..I'm going to try and be more careful from here on in.

-I am very impressed and pleased

-On line was the way to go!

-Very helpful and informative.

-I was so scared to take the program but you provided the means not to just pass the course but to learn many things that I did not know..

-excellent program!! Thanks again!!

-Very helpful. Should be required in every high school. Thanks for all you are doing. My husband and I have played it by ear for 46 yrs. It's not working out!

-very good course, Thank You

-It was a real good test, even though it took me awhile. I wish I could of printed the chapters for future reference. We were out of ink. If there is anyway I can, please let me know. I took notes but not enough! They were great questions and I learned a lot more by them!! I'm glad you have this test. It made me think! Thanks alot,

-I WISH I HAD KNOW SOME OF THESE THINGS EARLY IT WOULD HAVE SAVE ME ALOT OF PROBLEM IN MY LIFE THANK YOU I HAVE LEARNED ALOT

-The course helped me tremendously and i enjoyed freshening up on some of the topics on the on-line course.

-I was impressed with the fact that I feel that If I had this course 5 years ago, this would not have happened to me. Job well done.

-Online: Audio player need seek slider bar to advance or rewind audio.

-Instructor didn't mind answering my questions

-this was very informative. Thank you

-Thank you for this. I was very amazed at the little things I didn't know I have been using the notebook for spending, But my checks vary so much I try to stock up on groceries and personal items when they are on sale to compensate for the winter months. Is this a good idea, I try to have cabinets and freezer stocked and rent ahead to prepare for winter months when work hours slow down.

-I learned a lot this was very helpful and the people on the phone were helpful also

-very good course!!

-This was a very convenient way of taking the program. I have small children, and I was able to log in and out whenever I needed. Thank you for offering an online course!

-Thank You.

-Very interesting and insightful. Thank You.

-Very good class and easy to understand

- The course was really understandable and clearly emphasized. Thank you.

-Everyone should have to take this course. It's Wonderful!!!

-Thank you for providing an online course.

-Great course - I'm very glad I took it.

-Good course

-Thank you very much

-The people here have all helped me so much. I have learned about budgeting and a lot more about credit and the laws. I think they are here to help people.

-I have learned quite a lot from taking this course.I am now ready to use a budget in my household. Thank You Sincerely

-Great course!

-Teacher was a very nice guy.

-The best \$40 I ever spent!!!!!!!

-very nice and helpful

-Thank you!

-Even though I feel I have a good knowledge of money (medical bills got us into our problem), you can always learn more and I did from this course. Thank you for helping us.

-This was a very good program. Was very good at what he does.

-Think before you start charging

- was extremely helpful

-VERY ENJOYABLE.

-Thanks!

-Appreciated having the audio for online course.

-The knowledge I gain, I won't get in this situation again.

-I learned that it is a good idea for a budget and save if it is just a little cause a little add up and to stay away from credit scams

-Thank you

-Very good instructor

-I learned that my life & income is about more than just paying bills. It's about paying myself as well. I matter

-Thank you for helping me understand a budget, No one ever told me to pay myself first. Thanks again

- was nice teacher to have on phone He explain the reading that everybody can understand the reading on the phone

-Great Course.

-It was great

-Thank you, I learned a lot, and it will help me in my future.

-AT FIRST I THOUGHT I WASN'T GOING TO GET MUCH OUT OF THIS BUT, I WAS WRONG .I LEARNED ALOT.... THANNK YOU VERY MUCH

-I enjoyed the course

-great course

-Good input, very informative.

-I love this course! Thanks

-I didn't think I would get much out of this course but I was wrong. There was a lot of insight to many problems in today's economy.

-This is an amazing course. I would recommend this course to everyone.

-I will use this course to straighten out my finances, my chapter 7 bankruptcy will remain on my credit files but that's okay, in ten years it will be off of it, thank you

-I enjoyed reading and listening to this course. I hope to put it into practice.

-For me the big thing that I will implement is putting some money every payday in my savings account. I will start with \$10 at first and see how it goes. Also in re-establishing credit by getting a secured card as soon as possible is a must to get my credit back to the 700's

-I come into chapter13 when my home loan sold.hey will not accept the payments even now the lawyer has problems 3years later. Have complained to everyone I know this still on going problem. Thank You

-Thanks

-Thought course was very helpful.

-I found the material well organized, easily understood and extremely helpful in starting my plan.

-Thank you for this. It was very helpful. I must admit I was impressed with what I learned.

-Thank you for your time and the ability to give us hope and help. May the education you provide us be a blessing in our lives. Thank you for your kindness.

-Teacher knew materials very well. His explanations were clear and easy to understand. Good job. Thanks

-Thank you

-Thank you....

-This was a very informative on line assessment!

-very informative and will help me in the future.

-it was very educational and I'm glad I came.

-the course was very informative and provided useful information. Thanks

-super informative. learned a lot

-I realized the importance of a budget. The different trade acts are confusing but this course has made them more understandable.

-good information thank you!

-Great course. I learned much about my rights and options.

-This is a good and informative course for people with credit problems

-Thank you for all your help!!

-found the narration very helpful

-I feel this is a helpful stepping stone to the long road back to credit reconstruction

-I did learn a lot about what I didn't know the first time i was trying to establish credit.

-Thank you! This will be handy in helping me "start over".

-course was easy to use and very informative

-The information was very helpful and easy to understand.

-thank you for your help

-Teacher was very knowledgeable & helpful

- gave a lot of extremely helpful tips. That I will take home and try. Thank you!

-A very, very well informed teacher.

-This course was informative and helpful.

-Much of the course was on credit cards, or debts accrued by choice. My bankruptcy is based on Medical bills accrued without a choice. This class did not help me much, but the outcome is the same.

-this program was very helpful and had a lot of information that I wish I was aware of thank you.

-This course was very helpful. I believe by putting what I learned from it into practice I will not get into financial trouble again.

-It was a business that put me in bankruptcy, not personal, I do fine with personal finances. It was a C Store.

-I wish I had this training when I was much younger.

-Great website and very easy to use. Very good info and easy to understand and learn from thanks!

-Teacher was excellent and very well informed and easy to understand. Thank you very much

-I wished I had this information longer before this I wouldn't be in the shape I'm in now

-He was darn good teacher

-telephone class easier for me as I cannot think for now. Instructor was clear and kept class in good order.

-Enjoyed the class.

-I hope me & my wife have learned, if you don't need it don't buy it unless you can pay in cash.

-In all truthfulness, this course was not only beneficial financially but very helpful in future goals

-I really enjoyed reading this book. I learned a lot that I didn't know. I will use it in the future.

-seeing the tests results would be nice.

-Thank you!

-Thank you for your assistance.

-Very helpful, would like to have more info on rebuilding credit.

-This course is very well designed and helpful

-I found this course to be easy to use and the online education fit my present live as my husband is ill and I need to be at home with him as a care giver. I experienced a time when my husband would buy or schedule trips because of his disability. I have learned to say no and this course has been so useful to me. Thank you! -Liked how you could let it read the page to you and letting you know which ones were correct and wrong.

-Bankruptcy is the last thing I ever thought I would be forced into. With credit scores over 750 for most of my life it was always easy to borrow as much as I needed. Unfortunately that is precisely the problem. However, I never planned for a severe and prolonged drop in income. More importantly I never really put much though into goals and budgets. Using cash and paying for things when I can afford them instead of when I want them should be better in the long run. Thanks for a helpful course.

-Good course. Thank you!

-Had to take bankruptcy because of a business. My personal financial has always been good.

-Great course. Thanks!

-I actually enjoyed this is a lot of good tips that I intend to use

-I really did not understand the timing system and so used up a lot of time listening to the audios

-I enjoyed the course and wished I had done it before getting in debt.

-Just would like to say thank you

- My situation leaves little to rebuild credit, I hope the new chapter on rebuilding credit can give me a variety of ideas to restart my financial situation.

-thank you

-I do appreciate being able to do this in m home and not rearranging work and my pay. Very good points and advice ... as well as so many common sense practices that were pointed out very well. The amounts one can save by duplicating dollars saved and so forth AND the interest paid when only paying minimum due surprised me.

-Learned a lot! Thanks.

-excellent material presented in an easy to understand format. Thank You.

- was wonderful!

- was great!

-The course was very helpful in that it reminded me of the basics of a good budget.

-This was very easy, and comfortable.

-I learned some things that i didn't know

-Thank you so much for this course. Hopefully I learned a valuable lesson. Thanks for the way you teach the course.

-Thank you for your information and help

-Thank You !!!

-good course

-This course was very helpful.

-There is a lot of information but everything, but very informative. Thank you.

-This was a great an interesting program Thank you for the online program.

-the class was good and understanding.

-glad I took the class, because I now I can do things differently, and reach my goals, and I hope I never have to go thru this again.

-class much less painful than anticipated.

-teacher was excellent and well spoken

-very informative, excellent.

-very good

-All the financial mistakes outlined in this course, I did them, this course has opened a way to get my financial life back together. I really had a guide to do so. Thanks

-Good course

-Thank you!

-Great Course!!

-Thank You wish us luck so we may be budget conscience.

-good course//learned much

-I have a Mac and the downloads did not work because the software was not compatible

-I learned way more than I thought I would.

-INSTRUCTOR WAS BRIEF, BUT INFORMATIVE AND HANDLED "QUESTIONS" VERY EFFICIENTLY AND SWIFTLY.

-HELP TO BE ABLE TO NOT HAVE TO GO THROUGH BANKRUPTCY EVER AGAIN. STAY FOCUSED ON GOALS & BUDGET INCOME. IF I CAN'T AFFORD IT, DON'T PUT ON CREDIT. SAVINGS PRIORITY. WATCH OUT FOR ILLEGAL & DECEPTIVE LENDERS. STAY IN BUDGET.

-GOOD PROGRAM. I LEARNED SOMETHING THAT WILL HELP ME IN THE FUTURE.

-This course has really enlightened me . I have learned a lot that I will use from now on.

-Class was very informative and helpful. was very clear and precise.

-Thank you for your time. class was very informative

-WILL TRY TO GET MY LIFE BACK FINANCIALLY

-I GOT MORE OUT OF THESE 2 HRS, THAN I THOUGHT I WOULD.

-it was a great course. I learned a lot and am ready to start rebuilding!!

-I'M GLAD TO APPLY WHAT I HAVE LEARNED.

-I was in such a hurry complete the test in the allotted time, that I answered several questions wrong by hitting the wrong key when I really knew the correct answer. I did find the information informative, and useful. I used to work in a bank as an associate auditor, however, that was 8 years ago and a lot of changes have been made since then. Thanks for all your help. We really didn't want to go this route, but our Mortgage Company left us with no choice, in order to save our home

-GREAT PRESENTATION, VERY PROFESSIONAL.

-I will do better in my budgeting because of this program.

-I enjoyed the class.

-Good class. Very informative.

-Thank You Very Much

-Thanks---I found this course informative.

-Good

-Very good

-Will make out a budget and try to go by it. I did learn a lot Thank you

-Excellent Very helpful to me for my situation-excellent book not only for this class should be on tv as educational program regularly

-Teacher was great

- was very good. I learned a lot

-thank you

-Thanks for the help, this will for sure put me on the right track to becoming better with money.

-This course had some very helpful info in it. I am sure I will start over with a new great plan.

-I feel that this program was very helpful. Thank you!

-Thank You, this was extremely helpful for my future planning

-A very thorough and complete course for a person filing for bankruptcy. Very helpful and pertinent information.

-my computer has a very slow dial up server which prolonged my completion

-I was very skeptical when taking this course, but I'm amazed about how much I learned. Would love to see information on rebuilding your credit and managing student loans... Thank you

-I thought this was very helpful, and I feel that students in high school should be required to take a class like this so that they can learn early.

-Thank you very much.

-Course was very good.

-Thank you

-I think this is really helped me with thing in my life.

-The course was great but it was way too much time.

-THANK YOU VERY MUCH, I'VE LEARNED A LOT TODAY.NOW I WOULD LIKE TO CHANGE MY ATTITUDE ABOUT MONEY,START SAVING MORE AND START MY CREDIT ANEW. -The course was easy to read and understand, in addition I've learned more about my personal spending "leaks" and how a budget can help my future monetary future. Thanks you

-It was awesome.

-this course is great for learning all managing your money early in life!

-Thank you and God bless. You helped me big time.

- Was very helpful.

-course is very relevant to me, I learn lot and please send my certificate thru my email address

-The course is a very good course, teacher was terrific

-It was very educational. Thank you very much.

-Thank you for reaching out and helping me learn more to make living easier. God Bless You

-I learned things I didn't know before

-It should be taught in the schools before kids become adults.

-This was a very good course, It helped me a lot. thank you

- was an excellent speaker & not boring. He told stories in regards to everyday people. His presentation was very good & a nice speaking voice. Informative book. Thank You

-Wish I had this information before, it would have helped me to not be in this situation now. Thank you very much, you explained everything so well and was easy for me to follow.

-I would like to thank you for the help that he gave me. I made notes to some of his teaching. I like where he said pay yourself first & find the leaks I want to get back in the habit of saving after everything is over. I want to let you know that this was a good program for bankruptcy, again thank you and God Bless you

-THANK YOU SO MUCH THIS COURSE REALLY HELPED ME UNDERSTAND THINGS IN MY LIFE

-This is a good course i have learned a lot from this it was well worth the money. thank you.

-Really helpful and reminded me of things I haven't thought of in a long time.

-This course was well presented and very helpful.

-Great Course

-Thanks, for all your help I have learned a lot i hope to never go through this again.

-Wonderful program, I learned al ot with this program.

-COURSE WAS VERY GOOD AND AUDIO WAS CLEAR AND EASY TO UNDERSTAND.

-Great learning tool.

-I feel this program was very useful & beneficial. Thanks!

-Excellent course.

-I would like to access to a hard copy of the program

-Information in booklet will allow me to better my own finances as well as be more informed in savings and credit.

-I did learn some useful info about laws.

-Interesting course

-I know we all need help sometime in our life's. the course is going to help me to improve my goals.

-Telephone conference not as good as classroom interaction. I don't think everyone was taking it serious. There was a lot of interference and interruptions.

-Teacher's presentation very good, clear, concise, pleasant mannerhelpful. Thank you

-I really have a hard time budgeting because of grocery shopping, my children really eat a lot and sometimes I have to come out of my saving to buy more food. What should I do?

-I enjoy the class. Very interesting

-I learned a lot. Thank you

-very good course

-very good course

-thanks a lot!

-thanx

-I liked the effect of learning in the home, my wife and I have degrees and are retired, so it is easier to do at home rather than driving 40 miles to listen to the instructor (we might not like)!

-The course was very informative

-Great course!!!

-thank you

-Thank you for your time...

-Thanks a million I actually learned a lot!

-I was surprised and a little embarrassed when I identified some of my financial mistakes and shortcomings. I did enjoy the easy of understanding your course. Thank You.

-Tracey answered my questions thoroughly. She also treated all of us with respect.

-Very enlightening. Teacher was very helpful and pleasant.

-not a bad experience as I expected.

-The course was informative and useful. We will put ourselve on a budget and be more strict about ways we spend money. Our income is fixed, so this help us get ahead.

-The course was interesting and I learned a lot things about managing money and where to go for additional help

-good course

-Awesome - thanks

-Very good. I will come to make a budget

-Thanks - good program

-This course was very educational. The chapters each gave me lots of information to review in setting up goals for our budget.

-Give additional resources for debtors like handouts.

-I was very impressed with this course as I found it very informative. In fact, I would have benefitted from this course prior to my period of financial instability! Thank you!

-Helpful info

-The teacher was very interactive, informative & patient with the whole class.

-Good info - thanks.

-Well organized and helpful. Wish I could afford to take more of the courses!

-Don't use credit cards

-I enjoyed the class

-Thanks to you I will use a budget

-This should be available to people before they have financial problems

-Thank you

-Loved the coffee can way of saving. The information at the end about credit cards offers etc, while rebuilding credit way extremely helpful Thank you

-Thank you

-This was a very good and educational program! my husband and I learned a lot all over again. thank you

-Thank you!

-Thank You for this...It was very helpful.

-Thank you for helping me.

-I think this was very well done.

-The course is very informative, particularly about the various consumer credit laws and government agencies. Thank You

-Course was good, Thanks.

-Thank You!

-We wish there would be one next to our home in south gate.

-Very helpful for my future.

- was fantastic and a good teacher.

- was great!

-Good class.

-I will begin to live by a budget based on personal flexible goals that fit into our long and short term plans.

-I enjoyed taking this class. I think this was a good idea for anyone going through bankruptcy or just trying to improve their finances. Thank you.

-Taking this on line was a first for me. My phone questions were handled with complete details and a friendly person. I heartedly recommend this program for anyone with debt management problems. Thank you.

-Thank you. This was great.

-this has a been a very rewarding class on bugeting my income.

-thanx

-Very educational. Thank you.

-I liked this, because i learned how to do a budget. I realy think a budget is going to help me in my life and rebuilding my credit. Thank you!

-Very good course guide about financial issues. Educational and Helpful.

-Great course!

-Many times, we know most of these things, but it is good to be reminded to actually PRACTICE them. This was a nice course and presented some very good ideas. I especially liked the budget recommendations, because I had not thought of saving for goals in such a manner. It will be utilized!

-this was very useful! I wish I would have learned this years ago.

-this helped a lot, I didn't realize! thank you

-Thank you this was very helpful!!

-As a senior citizen I will certainly encourage younger individuals with financial problems to take this type of a course because we never know what life has in store for us Thus it is good to be prepared to ease the burden. Thank you.

-Use of coupons and planning shopping around the use of them.

-this has been very informative.

-I think this was well! put together, "Thank You"

- HAS BEEN INCREDIBLE AND I THANK GOD FOR SENDING HER AS MY GUIDE!

-Great & informative course. I learned few tips & intend to put them to use. Thank you.

-Very Good Course. Easy to follow.

-Thank you.

-I was learn a lot so thank you so much

-Excellent... Thank you

-So much of this course is common sense. However, I failed to use my common sense, and after I finally figured it out it was too late.

-I liked this program.

-WHEN I CALLED IN THEY WAS VERY HELPFUL THANK YOU

-This course was very helpful I could relate to the many experiences

-Good course. Thank you very much.

-The course was great and would love to come back for an over view anytime!!! Thank you,

-Thanks for giving information about various legislative acts. Until the U.S. has jobs that provide wages people can actually live on (as existed in our parent's lifetime) people use credit cards to make up for the income they aren't receiving and debt is thereby institutionalized. Critical thinking compliments what is offered in this helpful course.

-I really like taking this on-line class. What I didn't like was the time being posted for every chapter. I think if the time were posted on after Chapter 4, it would have been less distracted to me. Thanks

-Excellent material, very helpful.

-thank you

-This was a very interesting course and an eye opener I think something like this should be thought in schools

-I learned a lot. Thank you.

-Very good. I learned a lot.

-thank you

-I really enjoyed this course and it was pretty computer friendly,

-Very informative!

-Thank you,

- was very helpful. His input or information will be very well used.

-This course should be mandatory for all graduating seniors from high school.

-Thank you so much as I have learned a lot and it will help me in the future

-A very, very helpful program!

-Thank you for your help

-I plan to quit smoking so I have better health and then to create a savings so I can archive my long term goal of saving more money!

-I've learned a lot.

-I think this should be taught in school. Thank you.

-Thank you

-About 2 weeks ago before taking this lesson by phone I have been on the internet and just by typing in ways to save money I have looked at a few sights with ideas to help me to put into effect.

-LET ME DO THIS WITH MY WIFE AT THE SAME TIME.

-Due to loss of hearing had to be very close to speaker on phone. The teacher was a lovely person and clear.

-This course helped me learn a lot about what I need to do to stay ahead in my life. Thank you very much for the chance.

-thank you

-Excellent course. Has info that most people don't know or pay attentions to while not being to in depth.

-When considering bankruptcy, age is factor

- was very helpful

-teacher was great & very helpful with questions I had after course

-The person who helped me on the telephone was awesome, kind, and helpful. I want her to know that i thank her so much.

-Great course!!!!

-I took this course online and chose to read all the information. I'm a quick reader and found myself with 30 mins to kill before being able to finish. I understand that the time limit may be federally mandated. But for those like me who finished early, it would be nice to have the option of reading new information rather than just trying to kill time logged in.

-Very good training.

-Excellent course, Covered all topics very thoroughly

-I learned a lot that will help me in keep myself straight.

-very informative

-The instructor was very good and efficient.

- hit some things right on the nose in our situation.

-Good information. Should have had this info years ago.

-great course.

-Thank you!

-very informative lessons

-my financial difficulties were caused by,(1)carrier as realtor in bad economy,(2)divorce,(3)and loosing business. All things were NOT in my control. I am normally good with managing money.

-Thanks....:)

-Excellent mayerial, and well presented. Thank You

-Good course. Learned a few new things that I didn't know.

-I learned a lot and am glad to have this information to help me in the future. Thank you!

-I found this course easy to read. So much of it is relevant to my life. I learned a lot and WILL use many of the tips to better improve my money habits! Thanks!

-Thank you, very helpful, simple and informative course.

-Excellent help from service center

-Glad you had a in person class. Everyone I talked to in this agency were very helpful and polite.

-I really enjoyed taking this course it helped me identify with issues that I never gave much thought about and opened my eyes to topics I did not have knowledge of

-I loved this course learned so much thank you

-I learned a lot. Good program!

-it was very helpful

-it is helpful.

-Thank you for helping me to see the gift of hop. I am grateful I can keep my home. thank you for teaching me what matters most.

-learned importance of a budget & checking with credit bureau. Should of done this years ago

-Very helpful, thank you!

- did an excellent job. Thank you!

-I did learn things I did not know. It was a little hard to hear Jim.

-this course has really thought me a lot of things i never knew

- was excellent I am thankful for all of this information. It gives us the knowledge we need to have to get our finances under control and take stress out of our financial life. Thank you and God Bless

-This was a very good program...thank you.

-Good Teacher

-very informative

-i WAS COMFORTABLE & CAN USE THE ADVICE IN THE BOOK.

-INFORMATIVE AND VERY HELPFUL,

-tEACHER WAS VERY HELP THRU CLASS EXPLAINING SOME THINGS THAT I HAVEN'T EVEN KNOWN THEY EXISTED, I BELIVE THAT THIS CLASS WILL HELP ME ALOT THRU FUTURE.

-Excellent information provided...

-I thoroughly enjoyed the ease of reading the course from my home and working at my pace. thank you.

-Instructor was very competent and professional. Class was very well done and informative. The only negative was that the book had some outdated questions. However, these were explained and corrected by

-This has been very helpful and I learned things I didn't know. I have hope now that I can get through this dark spot in my life.

-Thank You for all the help you have given during my test i appreciate it

-I learned a lot about budgeting, which we really need, learned more about chapter 13, knowing that I am trying hard for a new, debt free life.

-Thanks

-I think this course will benefit our family getting back on track ,

-This course was very helpful, I didn't realize alot of things that were discussed in this course. I plan to use it wisely.

-Let me say I thought the course was excellent and do genuinely feel more prepared to rebuild my credit. My only complaint being a few of the questions on the test seemed a bit out of context.

-great course

-it taught me not to use credit cards

-The course was very helpful and taught me a lot of things to stay on track .

- was concise and made sure we understood the topics. She presented the program well and was very business like. She treated us with respect and I felt she was non judgmental. The course went by quickly. She is an asset to your group and and excellant trainer.

-I would like more information on how to get my credit started again

-I think the course should be in an outline format in some areas just to make it easier to read and to be able to remember.

-I was very pleased with the audio option on the online program. I am having difficulty with focusing my attention due to side effects from my cancer medication. I would have had a very difficult time staying on track without the audio assistance. The reader was excellent and communicated a personal interest in my learning the money management skills. -I appreciated the opportunity to take the test at my leisure. It was great knowing I could come back where I left off if needed. My spouse and I work different shifts so we have to do at convenient times that allow in our schedule. Doing this process was not something we wanted to ever have to face but my husband has had many health issues since 2001 and I had a bad car accident in 2008 and reduction in work hours and loss of work do to illness. I thank you for the positives I have gained from this course.

-Thank you

-I FOUND THE PROGRAM VERY HELPFUL THANKYOU AND GOD BLESS.

-I really enjoyed this course, especially the budget tips and suggestions.

-Thank you & I will review the new budgeting chapter. May God Bless You

-THank you for the info in your course!

-i 'VE REALLY LEARNED A LOT BUT IT TOOK ME MORE THAN 2 HRS. TO COMPLETE !!

- was very good in the explanation. Thanks

- did a very good job

-I have learned a lot from this program.

-This was a great course. I loved the goal setting as part of budgeting, and I am certain that will really help me. Thank you so much!

-Should be taught in the Sr. year of High School

-Thank you

-I found this course to be very helpful. Thank you!

-Very good course. Really helpful in understanding what I need to do in the future.

-Very Helpful, I printed it so I will have it available to help me in the future.

-Your course was very easy to read and understand. Thank you for helping me finish my bankruptcy education in a way that was easy to work with.

-Thank you very much, was very informative

-This was a very good course. I'm sure there are many couples or singles that have no idea whom to enlist if and when they need help.

-Good Course

-Great Class

-very informative

Thank you.

- created a comfortable atmosphere and was very helpful and informative.

-Good class...needed this information before all this mess got started.

-The class was very helpful.

-awesome help thx now i can have a fresh start

-Thank you so much for your help

-The audio for the course was wonderful, very clear speaking and at a tempo that was easy to follow. I feel I have learned and retained more information from hearing it as I read along with it than reading alone.

-"God Bless You" from the heart

-I have been living on the edge for a long. I forgot that I need to save some \$ for me first. Thank You

-Money in Motion was easy to read & understand. I learned somethings about finance & myself I didn't know before!

-more knowledge on money budgeting at home

-Very easy to understand! I took notes while I was reading! Wish I would have had some of this information when I was younger!

-good class from

- explained all this material very thorough, and very good.

-I believed this program was worth my time. I know I will use all the new things that I have learned

-This course would have helped me in life had I taken it when I was 18. All 18 year olds should take this course!

-I learn how to make a budget spreadsheet and what importance of saving...Thanks

-has a lot of patience and spoke very clearly

-Some very rude people on the line. Teacher was great

-Too much background noise! And stories too long and boring

-Thank you for all of the good advice

-Thank You

-Most helpful tip-5 week savings-setting goals

-teacher had a lot patience with all the loud and noisy people. Really nice

-There was a lot of phone noise, but the instructor was very clear and under control! Good instructor !

-good class much help Thank you