

MiM Quotes 1-15-10 to 2-14-10

-I would like to thank those that put this together. This is something I wish I had back when I was in school in the 60's. This is something I will tell my grown children about and they should look into it. Again, thanks

-This class is "A" rated. We never know it all as much as we think we do, there's always a little tidbit that you say . . ."I wasn't aware of that". I found this class added some security and peace of mind in my own personal financial decision about to take place. The support system and the folks behind it . . .are there to support you no matter what. It's absolutely and totally reassuring. Thank you so very much.

-Thank you. It was well worth the time & money. I think this course should be required for all high school students prior to graduation. These were topics my parents never discussed with me or my sister when growing up. Again, many thanks.

-This was an excellent course. Thank you. I took this course online during the first terrible thunderstorm of 2010 and 'phew!' I made it. This was a terrible storm. I learned allot and took many notes. Thank you for this course. I think this course should be taught to junior & high school students everywhere. I wish I had this course back then. Again, thank you.

-This course should be taught in middle school and continue on to high school. Most of what I know about handling money is self taught. Maybe I wouldn't be in this position if I learned more about it in school. Thank you.

-WOW....this class actually helped a lot...I think that it will help me reestablish my credit and my value of money...A fresh start is needed and finally I feel like I am headed in the right direction...Thank You

-I really enjoyed this course and it was very helpful. There is a lot of information that I can use that will help me get my finances back on track. I plan to share this information with someone that I know is also going through some of the same issues/problems.

-This has been a financial educational experience and I plan on using the budget guide lines for my future budgeting goals. Thanks so much for allowing consumers to take advantage of being more educated to improve their financial stability.

-I found this a very good lesson. I believe this should be a class for High School. If it were a class for students then maybe as adults we would be less likely to make these kind of mistakes.

-The class was great thanks so much for all of the help during this time, the information that I obtained was very helpful. I will use it in my life and encourage my family members to use it as well.

-I have found this course very helpful and educational and I will definitely use all the tools that I have learned here thank you for the wonderful experience and I will suggest this to others.

-I truly felt this course helped me understand how to be more financially educated. I think all high school students should be required to take this course. I know I would have gained much more knowledge then.

-I found this course very helpful and it has showed me that my financial situation is not a lost cause. Before this course I had resigned myself to the fact that I would never have good credit again and now I know that it is not too late to fix our situation. Thank you very much.

-Thank you for all of the information. I was living under a lot of misunderstandings. I thought if I could get through the month without overdrawing my checking account, I was doing good. Not so true. I've never had a budget, but now, my husband and I will work on one and work on staying within it. Again, thank you.

-I am so eager to rebuild my credit and my life by applying these simple skills. Although saddened that I have had to come to the point of bankruptcy, I feel sure that I can avoid some of the old triggers by using the simple tools taught in this course. Thanks to those who have worked to make this program available and ongoing.

-Thank You I would like to take a class like this four times a year. With the living expenses rising way past the average wage paid, classes like this are important to me. I like the fact that you explain that if your budget cannot be reached get another job. Thank You Again.

-I feel that I have definitely learned a great deal from taking this course. I have a better understanding and attitude towards my finances in the future. I'm looking forward to researching more literature about topics I have gained knowledge in this course! Thank You!

-I found this course very informing and relevant! I learned a lot and was actually excited to share the information with my co-workers and friends. I learned a lot of interesting and relevant stuff I never knew before! This course defiantly helped me establish a budget and what to look for and to try to save a little of my money as well! Awesome course!

-This was very informative. I have two teenagers at home and I will be sharing this information with them. I wish that I had this when I was a teenager. I wish that this information could somehow be taught in schools this would really help. Thank you

-I AM TRULY INSPIRED ABOUT WHAT I LEARNED TODAY. THANK YOU FOR HELPING ME SEE WHAT I HAVE BEEN DOING WRONG, AS FAR AS NOT BUDGETING MY AFFAIRS.

-This course was very helpful and I am glad to discover that I can refer back to it and have access to future information, as it becomes available. I will be using this information and what I have learned as I move forward with my finances.

-Thank You, I only wish I could have gone through this course 15years ago, this is quite informative and would have been very helpful. I believe it should be a course in high school or college. But I'm not too old to learn, and through this I can hopefully establish my credit rating back to a decent score. Thank you again.

-Excellent course

-This program was very, very informative, and helpful.

-I personally learned a lot from doing this exam which I will be using to set goals, control spending and everyday finances.

-The Audio option was the best for me. Thank you.

-I really enjoyed this course. I learned a lot of things that I did not know.

-I thought your program was very easy to use and I learned some valuable tools...thanks

-I was apprehensive about going online but, this was very insightful and I believe I will utilize the tools provided. Very enjoyable. Thank you.

-THANK GOD!

-Good course

-If I had all of this information made available from my attorney I would never consider filing for bankruptcy. Thank you for all your help.

-I believe it was an excellent review of information, some I knew and some I learned about.

-Thanks. This was very helpful and a bit of an eye-opener, too.

-I found the course easy to complete and learned a good deal from it, especially concerning some of the various credit related laws that are in force for my protection.

-I do believe this was a help. Sometimes you think you have things under control and before you know it you are filing bankruptcy. I do intend to use what I have learned and work on building that credit I've always wanted!!

-Thank you for allowing me to take this course. It was very informative, helpful and useful.

-I really appreciate the ability to link back to the chapters during the assessments. It would have been helpful to at the beginning of the test that the final evaluation is a pass/fail allowing me to understand that throughout all the quizzes rather than upon launching the final test link. Overall, very informative, easy to use and relevant. Thanks!

-Course taught me many things I didn't know.

-Thank you it was very useful.

-Good course - Thank you

-Thank you I learned a lot. There were things I didn't know

-I found this course to be interesting and very informative. I am glad to have taken it.

-A VERY GOOD COURSE..

-I am so glad I took this course. At first I thought it would be difficult and boring but I found so much information and it was so very helpful. There was so much I did not know and now I can manage a budget and get my credit score in good standing. Thank you so very much for the material it was very informative.

-This was an excellent course. I like the fact that you could print a hard copy of each chapter and then follow along with the audio. A lot of good information. Wish I had known about some things sooner in life. It was definitely worth the cost. Thanks so much for making this a great course.

-I wish this information was presented to me in high school because I would not have made nearly as many mistakes as I have. I had my father as the only example and it seemed as though no matter how much money he made he never had a dime

-This was very informative

-Very helpful. Thank you.

-Very informative course

-Great online course. Thanks!

-Your course was very helpful, I learned stuff that I never new before, and the stuff I thought I new I was wrong on.

-This was a very helpful class

-This web site has been very helpful and I will learn and rebuild my credit and maintain a budget that works. And I plan on setting my goals. Thanks

-Good information easy to use.

-Thank you.

-I found this information to be very useful towards our future goals. I also like that I was able to complete this course from the privacy of my own home when it was convenient to me.

-Helpful, very useful.

-Thank you

-Good course

-I am 70 years old. I don't smoke, drink and don't have money to spend on simple entertainments or needs. Medications are part of the problem and accumulation of every day expenses. I am not able to pay off the bills on a fix income. This problem has caused a lot of us to be in this sad situation. I have read all your chapters and there is nothing there that I have not tried.

-This was a very good program. I was somewhat confused about all the different lending acts. Thank you.

-Really enjoyed the course really got something out of it

-This was very helpful. I know that I will use what I learned in my every day.

-Thank you for the help, it opened my eyes. I needed this

-This course was helpful!

-Great Course!! Thanks!

-This course had a lot of great information that I can use!

-Very helpful and timely for my situation

-COURSE WAS EASY TO UNDERSTAND AND USE

-There was a lot listed on here that I really did not know and by learning from this I think will help me in years to come. Times are hard not only here in Ohio but all over and I think everyone should get on here and learn this. You guys are straight out and were willing to help with a lot of questions that I had. Thank you

-Thanks for the help!

-Very easy for me to understand. Great program !!! Thank you

-I have always had good/excellent credit. Unfortunately, our family was hit by a series of car expenses, each in excess of \$1,000.00, over a period of about a year; totaling over \$10,000.00. Immediately after we replaced the money pit, the recession of 2008 hit, and my wife took a cut in pay, twice. We found ourselves in an untenable situation forcing us into Chapter 7 Bankruptcy--which is extremely odious to our entire family. We felt like deadbeats because we had agreed to pay the amounts on our credit cards, and now we are renegeing on that promise.

-Thank you so very much! This course was excellent, & I'll refer back to it in the future. I would highly recommend this to others in need of financial help.

-Since a lot of this is due to identity theft, I have no idea how to keep the people I know from ruining my credit again.

-I found this course to be very helpful. I can read well but often find I have to re-read what I've read to completely understand it and there were only a few areas in this course that I had to re-read. It is written very well for people who sometimes have difficulties understanding things. I was terrified to take the course but it wasn't so bad. Thank you!

-Consumer protection was the most difficult to understand and the shortest chapter in this well designed course. Is there any real "truth in lending" or "truth in advertising" if I am told "you will save" buying a certain product, when I find I only "spend less" and "save" nothing? It seems the consumer is required under "penalty of law" to be completely honest, but no one else is held to that same accountable standard. Could this appear this way because a consumer cannot deduct the expense of a law suit as a business expense (prejudice treatment in the business community)?

-I thought the course was very well done and covered all the bases. I learned a lot about the importance of budgeting and plan on implementing everything I learned now and into the future.

-I really didn't expect this to be that helpful for me, but it has really made me more aware of some very basic information that I will use & that will certainly save my daughter & I a lot of money. Thank you for all of the help that you have given me!!

-Thank you for extending a helping hand to get my financial life back in order.

-I worked in finance for almost a decade before the sub-prime bubble broke and I still found a few items I can use in my budget and file keeping here. Solid course.

-I wasn't sure how this teaching would work but it has some interesting things that for me were a reminder to get back the way I used to be; not where I have ended up. My financial problems were a result of some poor decisions, some very untrustworthy people (which included my ex-husband walking out on me - leaving some additional bills) and some other situations completely out of my control. Then the seven months (and still) of unemployment finished me off. I would like to know, when this bankruptcy is done, how to get going again. I am 61 and the amount of years of working, along with what we are seeing in the working place, are truthfully frightening. But, I vow to do my best. This had some good reminders to begin again. Thank you.

-I am attending college to be a CPA, and I found some of the information in this course to be helpful to my college courses as well. I really enjoyed this course.

-This course was excellent. The few review questions after each section was good. I also tried the audio portion for the 1st session. That was a good idea. The course was well-written and valuable to me. Thank You!

-I was pleasantly surprised by the content and the information this online class had to offer... it really helped me understand what I did not have a clue about, especially the fine print information on contracts and credit cards. Bravo ... this was very helpful, and yes, I will continue to look, read and check out everything first.... before I sign my name to a contract or offer.

-I appreciated the tone of the lessons because it was not judgmental.

-I thought the course was very beneficial. Going through bankruptcy at this point in my life was not expected. I will most definitely use the goal card. We have already established goals that we never thought possible and are sticking to them.

-I felt the audio helped tremendously. When I became sleepy from reading, the audio gave me a break. The information was very helpful for budgeting and provided information to educate individuals on laws and where to obtain help with their situations. Thank you for a good program.

-I checked the above item "rebuilding credit"! Before my medical early retirement I was there: working and having the income, paying bills on-time and never late; high/excellent credit scores, etc. Everything was GREAT! With this information, training and counseling I am hopeful

that I can and will regain my credit worthiness to all the Lenders and Creditors who have extended credit, loans and the like to me and my spouse. It is unfortunate that my only option is filing for bankruptcy. However, this pre and post counseling has helped me to at least stay aware and to improve because my credit is my word and my bond to who I am and what I represent to that which is right. The program and the online completion is understanding, easy and it gives you time to complete the course.

-My husband and I recently had to file for bankruptcy after the company my husband owned (and I also worked for) was foreclosed upon--too many trailing liabilities. I'd like to know how to get a job after filing for bankruptcy given that employers are now demanding up-front credit checks before allowing on-line applications for employment. It seems to be a Catch 22.

-We have gained much knowledge from this course and would recommend it to others who are going through a difficult financial situation, such as we are.

-It is a great course and teaching tool... I am glad this service has been provided and it made me aware of some things I didn't know about...thanks for the course

-This is an excellent interactive program and course.

-This course helped me more than I thought it would. I learned a few helpful tools I can definitely use in getting back on track with my finances. Thank You!

-All the course is very good

-Good information!!

-The "sound option " was very useful and made the reading more effective. Printing the material or chapters I wanted was also helpful.

-This was an excellent online course. I would recommend it to others.

-I think the course was very helpful in a lot of ways.

-Thanks!!

-Thanks, enjoyed the class/learning opportunity. Good information re: keeping track of daily spending, and living with a budget.

-I DID FIND THIS VERY EDUCATIONAL AND USEFUL. THANK YOU FOR THE BUDGET FORMS THAT I CAN KEEP ON MY COMPUTER, IT WILL SURELY HELP ME TO KEEP ON TRACK WITH A BUDGET. MY GOALS HAVE ALWAYS BEEN IN MY HEAD, BUT IN MY POCKET I CANNOT IGNORE THEM NOW! AGAIN THANK YOU VERY MUCH.

-Thank you for offering this course.

-Thanks for the help!!

-Most helpful in creating a budget. Things that you don't normally think about

-Information was very helpful to us which will give us a better understanding of our finances in future.

-Was very comfortable doing test online. Thank You

-The course was very informative and I learned something from every chapter

-I'd like to know more about bankruptcy.

-None at this time regarding the actual online material. However, one might put a brief explanation up front regarding exactly the steps that will be involved so that going from page to page isn't a surprise when you first begin the course. Once you go through a section or two, the fear disappears regarding "am I doing it right"?

-Thank you very much for helping me get through this difficult time in my life. I will try to budget my money better, but have only been able to acquire a part-time teaching position after retraining from a previous career.

-There was alot of material that I did not know about....I wish I would of saved \$3,000 a month for 5 years when I was 18.....Thank you, I did learn from this course....Thanks again

-Thank you so much, I've learned alot from this course, more power and God bless you

-Thanks for the help.

-The online course was very convenient for us since my wife's illness can sometimes be a problem as far as traveling. I am thankful for the class and will really use the information

-The course was important in making me realize past errors and correcting them

-I am 91 and living on Social Security. Although I found the information interesting, much of it did not pertain to my personal situation.

-Thought the information was very informative and should be made into a class for all high school students to take before they graduate.

-This was a very good course and I have it bookmarked and also printed the information for future use

-I think this course should be mandatory in high school

-I have enjoyed this counseling and learned of laws I did not know. I feel I will be a better person in handling money more wisely and more cautiously. Will not be using credit much in the future as there are too many pitfalls to be aware of. Thanks.

-The examples and charts are extremely helpful. They are really great for a "hands-on" learner like me. When I see the figures before me, I am astounded. I printed the budget and plan to use it, although I really don't quite understand how and have no one to help me. I am going to do my best because I have to. Thanks so much for this easy-to-read and follow course.

-I really appreciate the online tutorial...it was very interesting and helpful in our financial circumstance. Thank you.

-Thank you for the very helpful and easy to understand course you provided me. I know it's going to be hard to think that my credit score or report is ruined now but as I've learned in this course there always a chance to change and I will personally use all the advice I have learned in this course.

-Well thought out course-well worth the fee to complete my bankruptcy procedure.

-I would like to thank you for this easy and convenient online course. It was very helpful and I plan to use this information to my best interest.

-Nicely written

-This course was good for me. I gained some new information I did not know about credit cards - really don't want any. And about improving my credit score and managing debit and staying out of excessive debt.

-Learned a great deal from the chapter's information in each series. The budget section will be most helpful in the future.

-Thank you

-This was great for me because it worked online. However my husband had a hard time and since we did it on the weekend there was no one on the other end of the phone to help him. Now he may not get his certificate to the lawyer on time.

-If I had known what I do now, I would never have gotten myself in the situation I am in now. I do know for a fact my focus is better for the course. The only answer I would change is the one of the percentage of

money we are able to take home after deductions. Is that percentage still accurate?

-I learned allot and was very impressed with how simple it was broke down as far as how to make a budget and sticking to it. I will be trying this and hopefully will make it work with the tips and charts you provided.

-Thank you so much I learned allot from this text!

-Thank You

-Thanks!

-Prior to my ex spouse walking out of our marriage following his deployment from Iraq my credit score ranged at the 816 mark. How can I reestablish my credit in a timely manner?

-I was worried about taking this test, but it proved to be very helpful. I am just sorry I didn't have access to this before I got into trouble. It should be a required course in high school or college. My son, he had the same problems as chapter 6. It was spooky. Thanks for the good lessons.

-I appreciate the help the class has given me.

-Thanks!

-Excellent course.

-I loved this course! I feel that I learned from it and look forward to taking the rebuilding my credit course! Thank you!

-I was surprised at how much new information I learned. Thank you.

-Help with reestablishing credit would be great.

-Thank you!

-Good course but hard to set still at the computer for that long so I took a break half way through.

-I have really learned a lot from this course. I look forward to receiving extra material that I've check to help me further in life.

-Thanks!

-This was very helpful and I feel I learned quite a bit from this program.

-I have learned valuable tips from this course and will use it to save for my future. Thanks for the course.

-I found this information very helpful and am happy to have had the opportunity to learn more about credit, budgeting, and bankruptcy.

-This course is very informational, Thanks!

-The course was user friendly and very informative.

-I really enjoyed this session, I can honestly say I learned a few things. I will try a budget and use the tools I learned online to help me get my life back.

-I have learned alot and will change everything I've ever done carelessly with my money

-Thank you.

-IT WAS A VERY INFORMATIVE COURSE. A LOT OF INFORMATION I ALREADY KNEW, BUT THERE WAS A LOT I DIDN'T KNOW.

-I would like to know more about what life is like after bankruptcy. How will I ever buy a home? Is it possible to file Ch 13 when my spouse filed Ch 7? Do I have to wait 10 years (Ch 7) to apply for or qualify for a loan on a new car? On a home mortgage? What rights do I have as an individual, given that my spouse is non-communicative and destructive, financially. Do I have to file legal separation or file divorce in order to protect myself from my spouse's financial actions?

-This was very helpful with my budgeting for my family

-I have learned a lot by just taking this course.

-I am a working man. Doing this took part of my sleep time. I am a truck driver

-Great Course . Very helpful and to the point.

-Good program.

-I am very sick and stay in pain and am on medication and you put me through this because I filed bankruptcy, had to have help!

-Very grateful for the educational value of the course.

-Excellent.

-I really learned the importance of a budget.

-Thank you for money in motion.

-Thank you.

-This course has been very informative. It will help me stay on a budget and help me keep money for a rainy day.

-Thank you

-Ways to invest?

-Found the course very informative...will certainly apply to my life going forward. Thank you.

-I am glad that I was able to take this course. I'm sure it will help me in the future.

-I found this class to be very insightful. I learned what I was doing wrong and will be able to correct it and use the tools that I learned today in the future.

-I really enjoyed listening to the audio version of the program.

-Thank you for the opportunity to finally see where I was short on information of making and setting goals and making a budget. This course really helped me in so doing. I will immediately set my goals and try to save, making the saving number one. Thank you again.

-I found this course interesting, informative and easy to read. I printed a copy of each chapter, and will use it to educate my grandchildren.

- Thanks

-Thank you

-I learned a great deal from this course, exactly what not to do. I handle all the bill paying and dealing with the creditors so this was very useful to me. I will be applying the budget system to my monthly expenses.

-This was a very helpful course. Thank you

-Thank you

-Having just declared bankruptcy I felt that the chapter on credit scores was pretty much superfluous. We know that our current credit scores are at the bottom of the heap.

-THANK YOU

-The contents of the course was complete and helpful, and easy to understand, only the portion about doubling a penny each cannot always be achieved because if the income is not higher than the amount of money to be put away each day, but only at some extent, other than that I've learned a lot how to work and identify possible financial problems.

-Thank you for the course, it was very helpful.

-Thank you all for having this on the internet I have till the 21st to have this in. if you need to contact me. thank you.

-Thanks! The course was very informative.

-Thank You VERY MUCH!

-I thought this class was helpful, but I didn't feel like it was totally geared for people that have already claimed bankruptcy. I was hoping to learn more about what to do after you have claimed bankruptcy.

-This was a very organized and knowledgeable course. I learned what my mistakes were and now will correct. Thank you.

-I think this course is great tool in helping a person manage their finance and avoiding future credit issues.

-Thank you for the providing this program.

-Thank you

-Thanks for your help!

-I need a job.

-Great system!!!

-I liked the content

-Worth every penny spent! Learned more info then I already knew!
Thank You.

-Thank you for this course.....

-Thank You!

-I was very pleased with this course. I liked that there was an audio to read while I followed

-I was surprised to read about all my mistakes, even though I knew at the time I was making them, but not being able to admit making them,

or not having the knowledge base to turn to for answers. This is a course everyone in life should have to take, at least read about it. Maybe each time before signing on the dotted line for more credit!

-Very Helpful!

-This was a great course!

-Very Informative.

-Sometimes what you think are hard and out of control, could be handled with classes like this. Thank you for the online course. I know it took me longer but, it was very helpful to me. Thanks again.

-Very Helpful...thank you

-This was eye opening and fantastic. Wish I had access to this sooner.

-Really amazing course. I am glad I took it! Thank you.

-This course was most helpful to me as I needed help on reaching my own goals. The areas about the spending leaks was very helpful as I identified my own spending leaks.

-This program will help me in the future to maintain my budget and goals in life.

-Very informative. Thank you.

-Regardless I wasn't an expert at all using the internet it was very easy... Thank you very much for your help

-I have really learned a lot about budgeting my money and WATCHING what is going on. This is a good program. I am only sorry than bankruptcy was my last resort. It is not a good feeling.

-Great Course! Thank you!

-Thank you

-I found this to be very interesting. There were so many things I didn't know before I took these test and read the chapters. I hope the notes I took and this online site will help me to reach my future goals. I am going through bankruptcy and this put me more at ease of the mistakes I made. Thank you so much for this course. I will refer it to anyone who has money issues.

-This online class was very informative. Thank you

-This course was very helpful. Thank you!

-Thank you!!

-Very Helpful

-All around a great learning experience!

-Thank you for the help.

-I like and I learn a lot for this course thank you

-I thought this would be a waste of time. I did enjoy taking this course and I feel it may have been helpful to me in future thought process.

-The phone help during the online was excellent thanks!

-This course was very helpful for me and taught me things that will be most useful in my day to day life.

-Found this very helpful and want to get started on a budget right away.

-I just had a woman who thought she knew all about budgets. Before I met her I was fine with my budget. Next thing I knew I was 14 months behind on my house and had a car reposed that I knew I couldn't afford. I had to file chapter 13.

-Great amount of information condensed into a short period of time, extremely helpful.

-This course was very helpful. I can personally use whatever I learned in my everyday undertakings.

-Great course!! Would be great for high school kids also..

-This site was very user friendly. Many of the ideas were very helpful.

-This course can help get my finances in the right direction.

-Thank you for the information that I learned from this class. I'm sure it will help me in the future and I learned some things not to do in the future such as payday loans.

-This program will help me alot in the future in rebuilding my credit and living a great life with my family and keeping track of my budget.

-This course was very helpful to me and I will definitely be putting the information I learned to good use!

-Thank you...

-Interesting course, thank you

-At first I was a little nervous but it finally sunk in and learned a lot about the changes I need to budget for what I want in the future. Thank you for giving me "food" for thought in my future.

-I wish I was this informed before I purchased my first home.

-My wife and I tried to do the class as partners but we could not get logged on so we did the student class together.

-Great Course!

-Very good class. I enjoyed it.

-This course has been incredibly helpful. Thank you.

-I just wanted to thank you for the opportunity to learn about all these different topics. It was truly very informational.

-I thought that this course was truly eye opening in how important goals and a budget are in the direction of my future. I wish I had this course in High School in 1978. I would then not have been typing here in 2010. Ouch!

-Very user friendly and flexible!

-This is post-bankruptcy training for me. I would like additional information on how to resurrect my credit rating ASAP coming out of a chapter 7 or 13.

-Thank you for the opportunity to start over and learn how not to make the same mistakes over again.

-Thank you for making this task so easy to accomplish.

-Excellent course.....I preferred listening to the audio and taking notes as opposed to reading the course.....very helpful. Thank you.

-Very interesting course, easily understood with good information. Thanks.

-Great class

-I actually enjoyed taking this course, and learned some things I didn't already know. Thank you.

-I have learned so much, and hope that I can establish my credit. I never even had a regular credit card so the lesson really helped me. Those credit cards offers 500.00 and only give you 49.00 to charge and they keep the rest. Thank you for this course

-This was well worth my time today.

-Setting up a budget at this time is not good! I am unemployed and my unemployment is about to run out as of the end of Feb. I think a budget would be good once I have a job. Solid income would be a plus, as long as the salary is consistent and does not change from paycheck to paycheck.

-The course was very interesting and I learned several important items.

-I have to say that I was pleasantly surprised to find that I really learned a few things from this. Very well done!

-Nice delivery of lessons.

-Very informative. Thank you.

-EDUCATIONAL AND RELEVANT THANK YOU

-It was a long course, but the audio was very helpful. Wish I had done this course many years ago. Thank you.

-This was very helpful to me. It gave me better ideas on budgeting and preparing for the future as well as saving and goal setting. Thank you for the material.

-I didn't know it would take this long but I'm glad I did it. I learned more than I thought I would in this course. Thanks

-I thought the course was very informative and easy to get through on line.

-The Insurance information was appreciated. Thanks.

-Thank you. I will start with the goals and budget by writing them down and following them. Thank you again for a very useful and important course.

-I enjoyed the class and learned a lot even though most of my problems were med. and reading contracts before signing them

-The audio for this course helped me so much Thank you

-I am sorry I missed 3 questions. I am dyslexic and read too fast. I tried to be careful but still made mistakes. I will try harder to read slower on this type of form in the future. I am 65 years old and should have been more careful. Thank you for this service, it is valuable.

-Keep up the good work. This is very helpful for consumer to become aware and more preventive about unnecessary debt.

-The person I spoke to, who set me up with the online course was extremely helpful.

-nice course

-I have been inspired and encouraged to make a budget with goals and carry it in my wallet all times referencing to it during shopping to prevent shopping leaks.

-It was a good course I learned a lot

-Great course!!!!

-I realized a lot of things that I thought I knew, were wrong. I plan to be more careful and aware of my spending habits. I really enjoyed and learned from this course, as you can probably tell by the time I spent with it. Thank you for being there for people like me.

-The class was very helpful and I learned a lot of things. Thx.

-This is a very informative counseling that would guide me to a better economic life and secured future. Thanks!

-Was able to understand better on setting a goal.

-I found this course very helpful. Thank you!

-Most of the things presented in this course, I knew already. I did learn a few new things. But considering I just left bankruptcy court, asking me to pay another fee for this portion of the course was like pouring salt into the wound.

-I am facing one of the most difficult times in my life....the loss of my Mother (we were each other's financial back-up system as well as best friends), unemployment for the first time in 15 years, a new job and two grandchildren whose future I would like to add to but I am actually feeling relieved and refreshed after this course. I know what steps to take as I move forward in the next 45 years and I will be able to do it with more knowledge and not as much struggle.

-Excellent!

-Great Course, very helpful material. Thanks a lot

-I found this course very user friendly & educational !!

-I have learned a significant amount of information from this course. I knew some of the basics but still found so much more to help me in the future. Thanks!!

-Thanks for this course. It was informative, comprehensive and helped me gain clarity in regards to why I was required to take it.

-Thank You!

-This was a great class to help me manage my expenses

-Thanks for the course of managing and helping me understand to make a budget and keep better track of our finances.

-Very useful information. I wish that I had this a long time ago.

-Everything seemed to make sense and very helpful.

-Very user friendly.

-I enjoyed this course and found some of it to be a rehearsal, (reminders of things to keep in mind when it comes to spending money) as well as new information about credit card companies and new laws that have been passed that I wasn't aware of.. Thanks so much.

-I found this course to be very helpful. I will use all the knowledge I learned to help me with my finances in the future.

-Thank you.

-Great course and full of great info

-This course showed me a lot, thank you

-Thank you for creating this program for me it was easy and helpful for my future. Thank you again!

-It was a very good course and I learned a lot from it.

-Thank you for all of your help!

-We are very grateful for this course. Sometimes things work out for the best. I was working 24/7, I had a very good job up to 2 years ago. I never thought we would be in this circumstance in our lives, but we have learned through your course and are looking forward to learning more. Thank you.

-I am an elderly man and the information gained today will be sufficient to keep me managing things now.

-It was an interesting course and it provides very vital information.

-I found the audio version and taking notes were extremely beneficial in remembering the main points. Thank you.

-Thank you

-I would like to thank everyone for their help through a very difficult time and period in my life.

-Very Helpful.

-Thank you for the convenience of being able to take this course on line.

-Thank you for your assistance. I promise I will do better than I've done. This was a refresher for me (BUDGET IS THE KEY) THANK YOU

-Great course, everything in it applied to me, and it showed me everything I was doing wrong. I should never share my dreams with others.

-It was nice to have the audio available and the site was set up very well; easy to understand, read, and very informative. Thanks!

-This was a very educational experience for me.

- Great information that I will use in the future, thank you

-Thank You for all the info

-Very helpful

-Thank you!

-Thank you for all your help!! Best Wishes.

-Course was more interesting than anticipated.

-Very informative

-Very helpful.

-Great Job!

-It was helpful.

-THANK YOU

-This was a very helpful course and I hope to return to it to use it to get my finances in order.

-THIS WAS A GOOD COURSE. HOWEVER I LOST TWO HOMES TO FORCLOSURE AND AM 63. I NEVER SAW THIS COMING TO THIS POINT. BUT IT IS GOOD ESPECIALLY FOR THE YOUNGER GENERATION, I THANK YOU

-Very informative. I printed the chapters so I can review these things with my children when they come of age. Thanks!

-Thanks for all your help.

- I found the online course to be very convenient and very helpful.

-Great Program - Thanks!

-This course was very easy and understandable...I was very pleased with taking this course online.

-Course materials were relevant and pretty easy to understand.

-I liked it and loved all the stories about real people.

-This course was very informative. More detailed specifics on rebuilding your credit would be nice also.

-Thank you

-This course was very helpful in all areas of money budgeting.

-Would recommend to friends

-I love this website! I learned a great deal about Insurance. I worked for numerous insurance companies and thought I knew it all. I had a rude awakening when I read about mortgage insurance, homeowners insurance. Thank you for the information.

-Thank you

-I received a lot of good information.

-This course was excellent.

-I found the course resolved some of the problems that have occurred in my life. I plan to use some of the chapters for future reference.

-This is lengthy but well worth the time spent. I was a bit concerned at first, but feel that I learned some valuable tools to assist me in getting on the right track with my finances and to enable me to maybe be able to save money for retirement

-The course was very useful. I learned a lot about managing my finances.

-I learned a tremendous amount of useful information, thank you

-I'm sure this course will be very helpful in the present and in the future with planning my financial goals. Please, send me more information on continuing my education on the topics above. Thank you so much for the course

-The audio option is great!

-Great course...Thank you

-Excellent Course! Thank You!!

-I found this all very helpful, and I love the budget form. Thank you

-I learned a lot on this program, good JOB!!

-Some of this information would have been helpful earlier in the bankruptcy process before meeting with the trustee and before filling out some of the paperwork with my lawyer. Overall I found it an excellent course.

-This program opened my eyes to see and learned how to stay free of debt

-This taught me things I thought I already knew but did not. It was very educational.

-I know a lot more now because by taking this course I learn what to do right and what not to do.

-I did learn about how to prepare a budget and goals. The tools will be very useful. Thank You

-The course was very user friendly and I learned a lot.

-Thank you for helping me understand my mistakes.

-TOOK SO LONG CAUSE I HAVE DIAL UP. THE COURSE FILLED ME IN ON SOME THINGS I DIDN'T REALISE ABOUT CREDITORS AND HELPED ME ON BUDGETS I WASN'T AWARE OF.

-I think the program is very helpful.

-I thank God for such a good program you have and for your help!!!

-Everyone should take a course like this one.

-This course was very informative. I've learned a lot that I didn't know!
Thanks

-Very informative!

-I thought it was a great course....wish I took this much sooner...Definitely a plus...Recommended to my daughter learning at a young age....

-The question that asked where should you keep your goal card was confusing. It should have been "Gold" not goal.

-I found this course to be very educational and learned new ways to keep more of my paycheck in my Bank and now Savings. Thank you very much.

- Thank you so much for learning how to AVOID bankruptcy in the future, and how to maintain my finances.

-THANK YOU FOR HELPING ME UNDERSTAND THE CONCEPT OF CREATING FINANCIAL GOALS!

-Thank you for this course. It was very useful

-I still have a goal to pay off all the money I owe. Probably not reasonable to have but I have learned a great deal from this program. This program should be available to all people not just those going through bankruptcy. Thank you for all the useful education.

-My situation is different than most because of my age and the fact that I am filing Bankruptcy. Upon my husband's death I lost everything but my Social Security. We owned a small business and when my husband's health failed I neglected to use good business practices in closing. My priority was my husband not my finances. I thought the program was very good for younger people with a future.

-The course was easy to understand and very informative.

-Great course! Much more enjoyable & interesting than I thought. A lot of good information to think about to keep finances on track.

-I was pleasantly surprised to see that the information was very interesting and useful. It is good to know that I can also review it at a later time

-I am glad I had to do this, there was so much great information. I learned a ton.

-This course really opened my eyes about everything that I was doing wrong with my finances. I appreciate the help.

-Thank you for all of the great advice, we'll put it to good use.

-Very Helpful

-I found this class to be most rewarding in many ways toward my future spending. It has given me insight on how far a penny can equal to x amount of dollars if well spent or saved. Thank you for this course. I really enjoyed it.

-I appreciate the availability of taking this course online.

-Very helpful course. I will use what I learned and apply it to help me manage my money.

-Being able to take this program online around my schedule and at my own speed was such a relief!

-THE ONLINE MATERIAL PROVIDED WAS VERY INFORMATIVE AND BENEFICIAL. WE BELIEVE THE INFORMATION PROVIDED WILL BE INSTRUMENTAL IN HELPLING MY HUSBAND AND I REBUILD OUR CREDIT.

-I really liked having the option of having a narrator read the pages out for me so I was able to take notes. Really easy to learn with. I plan on using this to fix my credit and get me back from my bankruptcy. Thank you

-Thank You

-This was really helpful. I can't wait to get my budget lists to help rebuild my credit.

-This was a very good course, very helpful, I look forward, to doing other courses, online. I feel, I can apply this to my future goals/dreams, and be more diligent, in the world, and my life. Thank You.

-This was a great course to take and learn some information, general life experiences and advice needed to make it in the financial world.

-I went into this process with a negative attitude but really learned a lot and am VERY glad I had to take this.

-The course is full of practical wisdom I wish I'd learned long ago. The tools and information in the course will help my wife and I rebuild.

-Informative and helpful.

-This course was very helpful and enlightening. Thank you

-Thank You

-The only thing I did not quite get was the comment made about how your credit score could affect the exchange rate you get in other countries. Other than that, pretty logical and easy to understand.

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

-I am much more aware now of how important a budget is.

-This Course was so helpful. I printed each chapter so that I may constantly review this course, so that I stay on course.

-Very helpful program!

-The course was very informative, thank you. I should have had the course before I got into trouble. If I had I don't think I would be here now

-Great course

-I'd like to see some advice for people who've come into debt who are on fixed incomes as the only advise I saw for people who are having problems with their incomes not or barely covering their expenses other than cutting back on "coffee" etc being work overtime or get a part time job. Some of us don't have any "extras" and can't add work... so any extra thoughts on how to budget electric bills or monthly expenses etc would be great!

-It was a very useful and informative program. Think it will be useful for anyone whether you are in bankruptcy or not.

-While some of this information was interesting & helpful to me, most of it just didn't relate, as I don't have credit card debt. My debt comes from some decisions that didn't work out, as well as from circumstances beyond my control. As far as a monthly budget, as fast as the money comes in, out it goes. I am on a fixed income (SS Disability), along with a part time job. I do not have enough income to pay the necessary monthly expenses, much less have anything to put into a savings acct. or to spend on something as lavish as any kind of entertainment or personal enjoyment. I do not know what to do to earn extra money, as mentioned in this course, as my disabilities prevent me from maintaining sustainable income. So as I see it, what is the point of existing, if all there is to life is trying to pay bills and not ever having enough money to pay them all & getting further behind each month?? And what REALLY gets me, is that when I get behind or am late with any payments, they jump to add a LATE FEE on as well. Like I have extra \$\$ lying around to pay late fees. Don't suppose it ever occurred to any of them that if I HAD the money to pay them on time, I certainly would have. Not like I sit around waiting for the due date to pass so I get a late fee tacked on! Things weren't always this way. I used to have excellent credit. But they sure know how to kick you when you're down! Thanks for letting me vent!

-Excellent course!

-Excellent introduction to budgeting and how important having one is!

- I was amazed at how little I knew at the beginning of this course.
- Thanks so very much I learned a lot. It was very helpful, I am anxious to get my FICO score up so this info will help as well as the budgeting immensely. Thanks Again
- Very helpful; good, useful information & advice.
- Thank you!
- I like the fact that I can refer to this for future reference and also print some of the materials to help me with budgeting.
- Thanks for reminding me of my prior values!!!!
- Thanks for all your help
- Thank you
- Thank you for this tool, I look forward to a new and rewarding goal orientated financial future.
- I learn more about budgeting and how to recognize scammers
- I thought it was very helpful, covering all of the pertinent topics easily and quickly. Thank you. It provided the common sense issues that people forget about.
- I learned a lot through this online course. I really didn't know what to expect. I think it would be something for students in high school and/or college to take. Thank you.
- I enjoyed this course and will be using its tools to further my skills in managing my money
- Thank you for this course, there were things I was not aware of, I plan to set goals in the future, and plans for achieving the goals. It was easy to understand.
- I used both the audio and visual presentations, although, it would have been helpful when I clicked on the audio link, it would have opened up in the same window I was watching the course in, rather than forcing me to open another window to both see and hear the course.
- Thanks for the learning experience. I learned a lot.
- Great course, found a lot of useful information. Well presented and easy to learn from. Thank you

-The course was extremely interesting and helpful. The information will be of great help to me.

-Was a very helpful course. I learned a lot from doing this. It was nice that I could do this on line.

-When filing jointly, it would have been very beneficial to take this course only one time, I sat with my husband through his, and then had to re-take it all over again. It is very knowledgeable, yet that was really lengthy.

-Please note that the budget sheet is protected so it is read only. It asks for a password that is not provided & the chapter states that you can open it and use it online then save it, which is not the case. This doesn't make it user friendly for online. It would be great to be able to use it actively & not have to print it out or re-make it.

-at the end of each chapter when the answers are given, it would be an additional learning tool and help solidify the correct answer in a person's mind, if the answer is actually written out and not just a letter.

-information more directed at older students 50 years plus that are already familiar with much of your course material but have encountered job loss or unexpected life events that have affected their financial well being

-this was all very helpful, thought it was going to be boring because I had to do, but was actually interesting, easy to understand, and follow, thanks

-I AM REALLY GLAD I GOT THE OPPORTUNITY TO TAKE THIS COURSE I LEARNED ALOT

-this was a outlined very well and great learning tool thank you

-Thank you, this program was very informative and has given me some directions I needed to get my financial situation back on the right path.

-none

-This program was very helpful to me...

-Thank You!

-Thank, The class, it is help full.

-I thought this was very helpful.

-I never want to be involved in bankrupts again.

-Very educational course. I learned more than I expected.

-This was a very good course and the time was well spent.

-I think this money management should be taught in high schools where we would have the knowledge before we get out on our own. It is just as important as reading and writing.

-Course was well put together and the information relevant.

-I really enjoyed this course it really made me realize a lot of mistakes I made and how I want to change them in my future.

-This was a great help to me...there was things in here I never thought about...but I will now. Thank You!

-My goal is to keep myself away from shopping so much and learn how to save money

-I want to thank you all. The questions I had were answered when I called. Good course. I will go back and refresh again and again.

-VERY useful. I did not get myself in this mess, however, because of lack of knowledge. Disability, loss of work and age were main factors for filing. I DO appreciate the opportunity provided to "right" the situation, to the extent that is possible, Thank you!

-I wish I had had this course forty years ago. This should be required of every high school student. Excellent content. Thanks

-This has been very helpful for me. I have learned a lot from this.

-This course helped put aside the negative views I had about budgets.

-Gracias por ayudarme entender mis problemas

-GREAT COURSE

-This was very good! Thanks

-Very, Very helpful and most informative. I intend to practice everything I learned from this program. Thank You!!!!

-I really learned a lot! I wish this had been available many, many years ago. Thanks.

-The class was helpful and we will take advantage of the opportunity to review the material again. Thank you.

-Thank You very much. This course was wonderful and I accredit the people who put this fine educational tool together for people like us that are not so well versed in this category. Again thank you.

-I found this course very useful and I now have a better understanding on how to budget for life.

-This was a very good course - I have a significant amount of information to help in the future.

-Very reliable program.

-I really appreciate this online course; it helped me a lot specially with the saving time and the advantage of doing at home. Thanks a lot.

-Some interesting tips on setting and maintaining a budget...especially the part about having a second savings account for things like car repairs, medical bills, etc.

-Found the information helpful

-This was very helpful!

-Thanks for the informative information.

-Loved the audio option

-Very Good Course!

-Thank you!

-Overall the online version made it very available and easy to complete. At times, I was kicked off the site and lost 'time'. Not sure if it was the site or my office server. This class provided pertinent information to my situation.

-This course was very good. It brought up things that I had not thought of regarding credit. Thanks for a thorough course.

-I think it was a very good course.

-I wondered at first why this course was necessary, but found it to be very helpful.

-Hope I did this correctly and thank you so much for helping me with this.

-I THANK YOU FOR THIS COURSE, AND I HAVE A GOOD PERSPECTIVE ON THINGS NOW.

-Through this program I realized my mistake in spending money in the past. From now on I will keep track of my spending & cut down unnecessary buying. I will save a fixed portion of my paycheck in my savings account for the future. I am truly satisfied with this program. Thanks !

-Very good and helpful!

-Thanks for the great information.

-Excellent information for all adults and young adults just starting out. Most of the information was life learned, but it is all so important to review over and over again. Thank you for the new information, which I will put to good use. Thanks again.

-I learned more than I thought I would and was especially interested in the budgeting chapter

-Nice, I got the point!!!

-Very very helpful and enlighting thank you

-Faced some painful truths.

-Thank you

-It would have been nice to have more details about bankruptcy and what is happening in the process we are going through.

-I found the course to be very enlightening.

-THIS PROGRAM WAS VERY HELPFULL THANK YOU

-The audio did not work for me but it might have been my computer. I will probably retain more of the information since I had to read all the chapters. Thanks

-This was a great course, and it should be a required course as a condition prior to buying a home or getting married. Thank you.

-Thank you for assisting me in the steps towards rebuilding my life & credit.

-Excellent course! I wish I had taken this course 30 years ago. This should really be a part of a high school or middle school education.

-The course was well laid out and easy to use.

-I wish I knew some of this information when I was young. This should be taught to every American at an early age.

-This wasn't as bad as I thought it would be, very flexible online, you can log in and out whenever you need to.

-I FOUND THE COURSE TO BE VERY WELL LAID OUT AND EASY TO UNDERSTAND

-THANK YOU FOR ALL THE HELP

-A lot of material on this program is or was an issue in my everyday life, and was very much an eye opener once I read it. I will use a lot of this material to correct and to not continue in the path that I was once on. Thanks!!!

-I want just to start out by saying thank you. My husband and I have never owned a credit card together or for me period. Our biggest problem is no insurance because of our health. Now on Dec. 4th ED was diagnosed with terminal cancer. We have no savings due to health; he also had a quadruple by pass 8 years ago. How in the world do I save for cremation and a funeral. I have learned a lot thru this class and intend to use my tools. I don't work due to health and he won't be able to work much longer. I am really scared. Thank you so much.

-Thank you

-I really thought this was a good program. It makes you understand what is out there and real life, and how you can get sucked up in to things. Allot of things I never knew about or never thought about before with all the interest and fine print. I really think this is something that all senior high school kids should have to take before hitting the real world. There is a lot of info and a lot to think about before just going and spending. Even all the info about insurance I thought was wonderful. I really feel like I gained a lot from this, and even though my husband did not need to take this I would love him to read this. Great Job!

-The material will be helpful to me to rebuild my life

-Even though our hands were tied and forced into bankruptcy and losing our home due to the bad economy and loss of income, so here we are taking this study. We did have stellar credit for over 40 plus years. So I was a good student of credit and saving and working hard towards our goals i.e.: The American Dream. But all got taken out due to none of our wrong doings. I do feel the credit system that is set up in the way of FICA scoring is unfair to those who simply got caught up in the bad economy meltdown which is to blame due to mostly the Law Makers who set that up in the first place. I wish they all had to take a course in money management. Like that is going to happen. So us good credit risk consumers just get to take the lumps.

-Valuable course

-Your customer service people were very courteous and always gave me quick answers to my questions. Thank you for all of your help!

-After I read through all the chapters, I learned a lot from this. Thank you.

-This was very interesting and very helpful; I know we will be using the things learned daily. Thank You

-I liked the layout of the end/final test. After reviewing all that info, the couple things I wasn't sure of, I could check the chapter. There weren't many but I wanted to make sure. Thank you

-I wish I would have taken this course a long time ago, although I've had to learn a lot of its content the hard way, it will reinforce my knowledge and commitment to rebuilding my financial situation and achieving my goals from now on. It is certainly a good tool to have.

-I AM VERY GREATFUL TO THIS COURSE AND HELPFUL TIPS TO BETTER MANAGE MY MONEY.

-Great course!

-Thanks so much! This course really helped me!

-I plan to use the tools provided. This was a real informative course and I'm thankful I can go back and use the resources at anytime to help me with future planning.

-I learned a lot from this course.

-This course was very enlightening to me. A lot of the information I thought I already knew. Turns out, I didn't know as much as I thought. Thank you for all your help.

-Very helpful and interesting. There was a lot of information I did not know beforehand.

-I am glad that I did this course. It helps me be aware of what I need to do to make myself debt free and be successful with my finance. Lots of good information.

-Thank you for the ease of taking this course at my own pace.

-Very informative!!! Thank You!!!!

-Thank you for putting this program together. It has been helpful.

-This course has really helped me. It had a lot of very good information. Thank you!

-Enjoyable and helpful.

-Having to file Bankruptcy has pretty much destroyed my 2009 year. I hope with this course and the help of the CCCS I can get my life back on track. I am glad this course was a part of the process. It has taught me many things, and I hope I am on the road to recovery.

-I will definitely have a goal and budget from here on in

-This helped me better understand credit and credit cards.

-This was a very helpful and informative experience.

-This was a very informative course and I see myself creating a budget, staying successful and debt free.

-Very informative and helpful!! I am happy I had to take this course. Thank you!!

- I would like to know how long it will be before I can restore my credit.

-Due to economic downturn all my hard work at maintaining a good credit score was for nothing. Now I am interested in rebuilding my credit.

-Thank you

-Found this to help me realize what I was doing wrong. Got me excited about moving forward.

-I did not understand if I had to fill in the forms I was sent to in some chapters now or later that is why it took me so long to take test because I filled them out

-Great course, user friendly, and very helpful! Thanks so much.

-I was scared to take this course, afraid I would fail. I answered 100 percent of the questions correctly!

-Thank you. I really enjoyed the courses and got a lot out of it. Thank you again for all your help.

-Every thing was professional and clear.

-Very complete and interesting course, Thank You

-Thank you very much!

-I feel this course is a big part of my new attitude toward money and look forward to how this will help change my life and the financial lives of my family. Thank You for the help!

-Great course! Very helpful!

-Thank you.

-Useful and beneficial.

-This course was more helpful than I expected. I will use the budget method to improve my finances. I never thought to put savings first in the budget.

-Very helpful course; I will take advantage of the Review Course and the additional chapter. This course should be taught to all high school students on an annual basis.

-This course was very user friendly.

-So far it is really a very good Financial Education.

-Thank You, I have learned a lot and plan on using a lot of what I have learned.

-I am sorry about having to file for bankruptcy. However your course was very helpful and clear.

-It was very educational Thank You.

-Just thanks I pray things work out for us and even though our tragedy was by unforeseen tragedy, I learned things that will help our life ' Just praying our home is safe.

-The budget has really helped me.

-This was a great test. I'm glad I took it.

-I especially liked the idea about the goal card in your wallet.

-Staff was very helpful.....Thanks

-This course is very helpful and easy to follow. Overall this is a good course. I do think that it could be shorter. I found myself closing off and had to take several breaks. However, I did learn a significant amount.

-VERY HELPFUL, THANKS

-All is good!

-It was a real help having the audio with this on line program. It helped keep me focused.

-Thank you!

-Thank you

-I appreciate all the information I have received. This has been very hard for me but I do plan to have a budget and make ends meet. Thank you!

-It was a good course.

-THIS COURSE HAS BEEN VERY ENLIGHTENING TO ME AND I WILL USE WHAT I HAVE LEARNED THE REST OF MY LIFE THANK YOU

-Thank You it was very uplifting. I think I have a lot to think about.

-Thank you!

-Excellent program online...love it very easy and very well learned. Easy to read with the voice help. And easy to understand. Thank you..

-Thank you. I learned from this course.

-This course was extremely helpful. I especially liked the goal setting portion where it mentions that your goals are PERSONAL not those of your neighbor! I would like to have more information on narrowing these goals down and coming to an agreement with a spouse on these goals as well. But again, this was an extremely informative course, no-judgment. I took the course online and read it. I found the tone to be very factual and understanding at the same time. Thank You.

-Good course, I have really learned a lot of valuable information

-Thank You

-Even though I have been through a very rough time in my life and have lost my home and had to file bankruptcy, I found this course to be very helpful and uplifting. It has given me a peace of mind that no matter how bad has been, I have a chance to rebuild and be "ok". With a few changes, a budget, and goals, I will be able to gain financial stability and be able to have the things that I have wanted not only for myself in life, but also my daughters. Thanks so much!

-THANKS FOR AN EYE OPENING COURSE

-Lots of great information!!!!!!

-Thanks

-Thank you

-The five characteristics that successful people use stood out to me.

-This class is a great learning tool

-I was very nervous at first about doing this class but everything was so well constructed and easy to follow; I especially appreciate being able to play the audio feature and just follow along. This was well worth my time and I feel that I learn a lot. Thank You.

-I JUST NEED TO LEARN TO SPEND MY MONEY MORE EFFICIENTLY

-I found this course helpful and had information I can certainly put to good use! Thank you

-this was a very helpful tool

-This was a great tool, I really will learn from this.

-Very user friendly and organized

-This was very helpful and I want my children to take this course. It is very good. Thank you

-Thank you!

-I feel the course was easy and I learned a lot, thanks

-I learned a lot that I didn't know about. And plan to make a budget now, want to build up my credit again. Thank you

-Enjoyed course, helpful

-I am a very slow reader and almost got kicked of the time limit.

-Thank you, this course was indeed very informative and I will put to use what I have learned.

-I found the on-line program easy to use, and by being able to go back and review made the course better. Thank you.

-Thank You!

-I feel much more organized, and I am not so intimidated by my finances.

-Very well organized. Having the option for audio is an added plus

-Thank you for this wonderful program. It gives my family and I hope for the future after bankruptcy.

-This was very interesting, I was dreading it but it was fine. Thank you

-Thank you for your help

-I learned a lot from this course & will be using the charts for budgeting. Thank you

-At first I felt that the course would not provide much information to me, however when I completed the course I felt that it did give me some insight in doing a better budget than I had used in the past.

-Thank you!!!

-I MUST SAY THAT I ENJOYED THE COURSE AND I KNOW THAT THE MATERIAL IS UP TO DATE AND VERY HELPFUL. THE ECONOMY HAS CHANGED AND THINGS ARE MUCH TOO TOUGH TO NOT BUDGET.

-The budget worksheet is very good. It helped us discover errors in the budget we already had.

-I thought this course was very helpful. I look forward to using this information in my everyday life. Thank you!

-Thank you! This was really helpful, especially the goal card and that new way for me to prioritize saving! Really good!

-The course was very well laid-out and informative , I especially liked the audio option . Keep up the great work

-It was great!

-Thank you.

-THANK YOU FOR THE THINGS I UNDERSTAND BETTER NOW SINCE I TOOK YOUR COURSE, THANK YOU.

-This was very helpful Thank you

-Course was comprehensive and easy to understand. Learning new information was clearly presented.

-Excellent course I learned alot. I'm glad there was no time limit for I am a slow reader. THANKS

-Very helpful course.

-This was very helpful for me Thanks

-Nicely done

-THIS COURSE WAS VERY INFORMATIVE. FOR MYSELF WISH I HAD DONE MORE READING ON FINANCIAL FACTS AND BUDGETING

-Thank you so much for this program it was helpful. One question when I do the budget sheet is the numbers I put in for a month at a time? When and if I get my certificate please send it or fax it to my lawyer

-Thank you all! We had good credit. We never thought this could happen to us, only because we always worked and paid our bills, but the economics just flipped us upside down!

-Thank You

-I have definitely learned a lesson through this and my budgeting and spending habits are improving. Thank you!

-Great course! I really enjoyed taking this and I learned a lot.

-I thought this class was very helpful, with some good info, to put into my own life practices.

-I would recommend this course to anyone, it was great!

-Good course, quite helpful. Thanks

-This was a very informative course and I will definitely use it in my life situation.

-I was unable to get the "Play Audio" to work. I thought this was the best online course. It deals with everyday issues that I would have never thought of. I think this would be a good course for high school students, headed to college or the working world. It's basic and real.