

## MIM Student Comments 11-15-09 to 12-14-09

-This was really a great course. As embarrassed as I am to have to file bankruptcy at this point in my life, I can actually say that I learned a good deal about personal budgeting with your info and forms. I will use the forms(already started) and it makes me very comfortable going forward with my finances. Thank You.

-very good course....I wish I would have seen this when I was 18, it should be a requirement in high school for all kids before they graduate... I will ensure that my children do this course. It would be a very good idea if all schools would include this exact course in all seniors' curriculums. Thanks, this course was developed by a financial master.

-I loved the course. It was easy to understand and gave me tips and knowledge to better my finances in the future. The course has inspired me to create a budget and the course has given me the tools to accomplish my budget goals.

-I really enjoyed this course and I printed out everything, so I can refer back for help. I wish I would have learned this before I had to file bankruptcy. Thank You,

-Taking this course online was convenient and very beneficial! I learned faster and more accurately by learning "hands-on" rather than a telephone conversation or in a classroom. I was able to print out the material for future reference as various scenarios/situations come up in my own life. The references to other individuals and families made me more aware of how to best manage my own money and keep to my budget. I would recommend this course to everyone regardless of their "budget status". I learned information in this course that is "lifetime valuable". Thank you.

-I found the course enlightening and am thankful that we were able to take this course at home online. Thank you for your time and help.

-Liked the ease, and convenience of doing this on line. Very happy at the result. And happy to know score immediately. Thanks

-Going forward, I hope I can accomplish in maintaining a budget that will help me reach my goals. I am now disabled, and unfortunately due to previous financial problems, I made some bad decisions. I will try to be more pro-active. I appreciate the materials here within, which will serve me well.

-I was very pleasantly surprised over this course...was more detailed and informative than I expected...I am glad I took it and would offer it to others even if they weren't in a financial situation at this time....congratulations on a well made course!

-Very good program!!

**-We have 2 small children, 8 and 10 so anything that would help us prepare them better than my wife and I were is VERY appreciated. We have NEVER been able to save for anything big like a family vacation or upgrading our home so anything that really explains or gives examples of how to start and KEEP saving would be helpful. This course has given my wife and I improved direction and good encouragement to do better. Check to check isn't fun anymore. Thank You Very Much.**

**-I found this very helpful, even though I've kept a budget all my life! My downfall was in losing ALL my assets - property and retirement fund - in April 2008, leaving me with debt I'd expected to pay in full by the sale of my home. I'd listed my property for sale just before the real estate/ mortgage/ banking disaster in 2007, after relocating to AR to retire near family, thus carrying expenses for two properties, which soon drained all money I had left. Subsequent expenses exceeded my Social Security (only) income, and were dumped onto credit cards, and it became a mad cycle from there. Many seniors like me are in the same muddle. I'm now 80, my health has been seriously affected, and the embarrassment and humiliation of my circumstances has devastated me. Two years ago, my credit score was 849! My credit report reflects my perfect payment record of all debt until this occurred. I'll probably never get over it.**

**-I have enjoyed this course and feel I have learned many things that will help me in building a solid future. There were some things that I was unaware of and picked up new knowledge on these matters. Thank you**

**-AT FIRST I WAS JUST GOING TO BUZ THROUGH THIS, DO WHAT I HAD TO. BUT AS I WENT THROUGH THE COURSE I FOUND ALOT OF INSITE. NOW ITS TRUE I GOT MY SELF IN TO THIS MESS WITH A BIG HELP FROM THE ECONOMY, BUT STILL IT WAS MY DOING .SO ILL START OVER WATCH THE PIT FALLS THAT GOT ME HERE. AND IN A FEW YEARS MAYBE ILL EARN MY WAY BACK.**

**-I have never used a budget before or set goals, but I will be working with my husband to complete a budget and set goals now. This has made me realize that we both have some of the same goals but also have different goals. We will also be setting up a savings account. Some of the material is common sense but was good to be reminded of it and I did learn some new material. I no longer feel like such a failure because we filed bankruptcy. I feel more confident and assured that we truly have a fresh start and will be financially successful. Thank you.**

**-I've used a budget for many years now. It does help me in keeping my bills paid on time. I just wish I didn't need to still borrow money from my family to pay bills when my work check is not enough. I guess it is time for a new job, but being 57 years old the job market isn't very promising.**

**-I believe that this course is well worth its weight. A course such as this one should be made mandatory by the government to be taught to and passed by every Senior High School Student in America as a process for receiving their diploma's. Thank you for this excellent, well thought out and undoubtedly proven course of information!**

**-I was very nervous about doing this online; however, I thoroughly enjoyed the experience! Your program was well thought out and was very well presented. There was nothing that was unnecessary. I completed it in one sitting which I did not expect to do but I was able to do that because it was so very interesting. A few things I did know from my own personal experiences. May I add that my problem was credit card debt and I have come to the conclusion several months ago that I would never ever have another credit card, even though it did say in this course that it would not hurt to have one or two. I will have to rethink that. Thank you for a positive and enjoyable experience.**

**-I really learned allot from this class. I hope my daughter will take this class when she is older and doesn't have to go through the same mistakes I did. I also feel I have the information needed to help my mom with some of her financial difficulties.**

**-I really am coming away from this with a lot more than I thought I would I want to keep my goal card from the 1st chapter in my wallet to keep me from impulse buying. The budget form is laid out in a very usable form and I think it will be helpful. Thanks for making this more than just "required" but very useful, too.**

**-This course really helped me evaluate what my needs are in life, and how to choose to spend money wisely. With the budget and goal aspects, I hope to right my credit situation in the future.**

**-Thanks for the opportunity to utilize this method of abiding by the ~law~ during a very stressful and unavoidable time in my life! Being 100% physically disabled, complying with the legal recipe to file for bankruptcy would have been a great extra strain on my ability to do all that is required to mend some damages of my life that prevents my mental acceptance toward return to a calm existence that was stolen when I was attacked and beaten by a deranged patient in a hospital where I worked as an ~R.N.~ Your course and my attorney guided me extremely well. Thank God it may now allow me to resurrect some form of ~new-life~ ...MERRY CHRISTMAS with Happy Holidays to all.**

**-I was great at taking on a new credit card to pay off the old one. But then I would start using the old ones again. Until I became involved in refinancing my mortgage with a company frequently mentioned as one of "bad guys" in the mortgage business, I was doing OK. Bills were paid on time and, if the minimum payment was ridiculously low, I set my own (higher) minimum. People should realize that borrowing money to pay back money is not the best way to go. It usually makes the problem worse.**

**-this course was very informative. I plan to use some of the tools I have gathered through this online tutorial to establish goals, and rebuild my credit and financial situation. Extenuating circumstances attributed to this bankruptcy, but there were also some things I could have done along the way, in hindsight, to help the situation. Maybe not avoid it, but help.**

**-This course should be very helpful to a lot of people. I have lived my life on a budget. Living over budget is not our problem; all our retirement was stolen by ENRON and our home was put up for sale by our children who owned it. We thank God for seeing us through this situation. Your program is good! Thank you.**

**-I was pleasantly surprised at how much helpful information was relayed in this course. I was expecting something boring but quickly found out how interesting it is. I plan on reviewing and using much of what the course contains. More individuals should take this course. Now I know better how to guide my children in**

**-I was involved in a very bad and costly relationship where I used my buying power and good credit as a way of securing relationship, when times got hard I was all alone and had to fend for myself with no one to rely on. I have definitely paid a very costly price that will take me years to rebuild.**

**-This was an excellent course, and far exceeded my expectations. I wasn't really sure what to expect, and was a little intimidated that there were several quizzes and then a final (comprehensive). This was very well organized and very helpful.**

**-While the course took me longer than I expected, I did find it very informative and I learned quite a few things from it despite the fact that I have a (college) degree in Business Management. The credit score chapter was very interesting. The entire program is well designed, easy to read, use and understand and I'm glad our attorney recommended your company to us.**

**-Thank you for the course. At first I dreaded taking this course, but honestly it got me thinking of ways to improve my life, and how to set goals. And now all I can think about is trying to budget and save money. I am actually thinking prior to purchasing even coffee at the store.**

**-both programs we took were very informative and helped; we liked this program better than others we looked at, phone support made the difference.**

**-The course is going to help get started in my new life full of goals.**

**-I feel as though I learned alot through this course would appreciate more information on the continued education courses I checked. Thank you very much**

**-I have learned that you have to have a budget in order to achieve your goals. I also feel this is the only way to achieve peace of mind in your everyday living. Especially in this economy. Things have changed; they are not like they were 5 or 10 years ago. I have to change. I need to have my index card in my wallet at all times. Thank You!**

**-I really did learn a lot of common sense things that I didn't realize, from this course. I copied each entire chapter so I can go back and review when I need to. Thank you.**

**-All around I think this course was educational and provided the right information necessary to help people move along in life a little easier financially.**

**-Everyone should take this course regardless of their financial circumstances. It probably should start in high school.**

**-I really liked this course**

**-The course was very informative; I will use the info asap.**

**-Liked the simple instructions and the information needed.**

**-thank you for this chance to turn my situation around.**

**-Thank you for this course**

**-this course was very helpful and did allot for me. I learned allot from this and plan to carry everything that I learned with me forever.**

**-This course is exactly what I needed to make sure I never get in a bad position with my finances ever again.**

**-Very informative, glad I took this.**

**-The course was enjoyable mainly because it was at my leisure at home**

**-The content provided online for both visual and audio review was presented in a very understandable manner. The additional downloads/forms/templates were also helpful and I will use them going forward in regard to finances and customer complaints. Thanks**

**and read over and over :-)**

**-I really learned allot from this course. It's a shame that all people do not have to take a course like this before they are issued any kind of credit accounts. The world would be in a better place. I know that I will be after taking this course. I learned allot from it, allot that I had absolutely no clue about because it was too easy to get a credit card without reading all the fine print.**

**-very helpful. Thank you**

**-Thank-you - very good and easy to understand course...**

**-Good Information I will take with me.**

**-Thank you!**

**-this was an informative and useful course.**

**-this was good for me .I learn things to manage my life. Material is there if you look**

**-I have learned how important it is to have a budget, also to set goals. How important it is to pay your bills on time.**

**-Are there any recommendations for making a budget on a commission based income?**

**-Excellent course. Well presented, thought provoking and useful.**

**-Very well set out. Also some useful exercises and forms included. Thanks!**

**-It was a great experience!!**

**-Very good debt education class and the convenience of taking it online was great!**

**-Really liked being able to take course online.**

**-I think a course like this should make you learn how to make a budget.**

**-I have learned very much from this online program and very happy that I am able to go back to this information in the future.**

**-This was a very nice course.**

**-I love this course. I think everyone who applies for a credit card or any type of loan should have to take this course. I should have taken this course when I was 18 and not 38!**

**-thank you very informative**

**-Well done. Nicely organized.**

**-thank you**

**-I thank you for the information in this course. It has been very helpful to me. There is a lot to learn for not only me but for other individuals in my home and I will be showing them this information.**

**-This course was informational and I learned allot of things about credit and budgets while taking this course....**

**-I found this course very informative and useful and will be returning to it for additional help with my budget!**

**-Very impressed by information brought forth in an accurate matter. Will be able to use in budgeting. Thank you very much!**

**-This really has been helpful and I appreciate the opportunity to try and get a fresh start and learn what it is to budget and why it is important.**

**-This course was terrific. I want a lot of this material**

**-Great course and very helpful!**

**-Very informative. Thank you.**

**-This was a great learning tool. I will definitely reference back to this site**

**-Thorough and excellent!**

**-thank you for opening my eyes for the future**

**-This course simplified the budget process. It is overwhelming to think of as a whole, but if you break it down, it's not as hard to do.**

**-This has been the single most difficult time of my life and I thank God that I have made it this far, this program is helpful, thank you.**

**-I would like to know how the interest is calculated on various items, including but not limited to: credit cards, car loans, home loans, etc. Would you be so kind as to email this info or a website where I may learn more? Thank you in advance ~ this has been VERY helpful! ~**

**-I really learned a lot in this course. Sometimes "WE" think we know what to do, but when things come at you full force - WE all make bad judgments and then next thing we know we are SCARED TO GO TO WORK, PICK UP THE PHONE OR EVEN GO HOME IN FEAR OF NO ELECTRICITY IN YOUR PLACE. GOD BLESS**

**-this was a great course thanks.**

**-I FOUND THIS COURSE VERY HELPFUL AND I LEARNED WAYS TO MANAGE MY MONEY THAT I NEVER THOUGHT OF BEFORE**

**-This was very educational and helpful.**

**-Good information**

**-This a great program hope a lot more people can use it**

**-Great class**

**-The course was well designed to educate and/or refresh knowledge of financial matters**

**-Thank you**

**-Excellent course. Thank you.**

**-Thank You for the valuable information, which I will be a better money manager in the future.**

**-more modules and relevant examples.**

**-Thank You**

**-I am very happy that I took this course, it helped me a lot and I'm very thankful that you'd made it mandatory because it makes us realized to be conscious of our actions. Very helpful material and very easy to understand. Thank you it wasn't a waste of time! I hope to regain the confidence that I need to start all over again!**

**-THANK YOU, IT WAS VERY INFORMATIVE**

**-Thank you very much.**

**-thank you allot, very good course easy to follow and complete.**

**-Very Informative...learned allot thanks**

**-Loved being able to do this on-line. Great to have the audio too. Loved that. Clearly set up. Nice, thank you**

**-Thank you for allowing me to keep this tool.**

**-Due to brain damage to my husband I am the only one who does our bills or makes decisions most of the time so I found allot of your advice very helpful. Thank you**

**-Thanks so much**

**- I wish that you could take this course over the phone. I appreciate the audio because I have a hard time reading and understanding what I read.  
THANK YOU**

**-I really enjoyed this course and learned allot! I felt better after completing the course because I feel I can set goals and use a budget!  
Thank you.**

**-medical expenses got me into this mess and it seems no end in sight**

**-Very Good**

**-thank you this test was very helpful. We really think that we are going to use some of this to help us get straightened back out.**

**-I enjoyed taking the online reading adventure even though my eyes are hurting. At my age and with this failed economy, rebuilding credit or retirement is not in my future anymore.**

**-The course was lengthy but interesting. I learned alot of things I was unaware of. Thank you. I'm off to a new start.**

**-Thank you**

**-Great course, thanks. I will listen to those MP3 files again and again.**

**-Thank You**

**-The staff was helpful when I had questions. The online course was put together well.**

**-OUTSTANDING CLASS! VERY WELL PRESENTED. THE SITE WAS VERY EASY TO UNDERSTAND AND USE.**

**-I believe this course should be given to high school students.**

**-Was impressed with the course. Learned alot and took notes**

**-Thank you all, I wish I had known about all this information years ago!**

**-The internet site was well done.**

**-I found this course very interesting, and extremely helpful**

**-thank you**

**-Interesting good ideas and plans to move ahead**

**-my problems started with a robbery by two knife wielding men. As a result I had my identity stolen. I was in a small fender bender, and totaled my car, after spending 7 thousand to fix it. I was demoted from asst mgr. to team leader, from salaried to hourly, and my hours were cut. What else can go wrong? I still have my job.**

**-Good Course Thanks**

**-I have teenagers and I will share this information with them so they don't make the same mistakes I have made.**

**-Excellent material and very nice printable pages.**

**-thank for the good work.**

**-I'm really happy that the chapters for this course were printable. I'll be able to use this information for myself and my family. Now, I'll have a better idea in creating a viable budget plan. After establishing and**

incorporating our personal and family budgets, I'll be filing this printed material away for future reference.

- I picked up more information than I thought.

-Thank you for your help.

-Thank you. This class is better than the pre-filing class.

-Thanks this class did help me remember on goals that I should follow. I like the goal card in the wallet

-This was very time consuming but very informative and worth it. Things that not everybody knows. Thank you.

-Very informative.

-Thank you for helping me understand my bankruptcy

-This class was very helpful.

-Thanks for the course

-Thanks this was very helpful and something I have learned from

-I am deaf. I am happy and thankful and helped learn a lot. I feel better... thanks.

-I learned a lot of good things

-Course online was very easy to understand and follow. I gained some knowledge on how to reestablish my credit after my bankruptcy and divorce.

-This course was very helpful and well put together.

-Thank you!

-I did my research to find agency, and am very glad I did. They were my initial contact when I knew I was in financial trouble, and every staff member has been courteous (even friendly, while professional and extremely helpful all through this emotionally trying process. The pre and post bankruptcy classes I ended up taking are full of helpful information, and I intend to rely heavily on this information to get my financial life back on track.

-It was a great and helpful course. It will definitely help me in the future to not make the same financial mistakes. Thank you!

-course was very useful although rather long. Believe it will be helpful in the future

**-thank you for all your help!**

**-Course was an awesome motivator & reminder to set goals, be responsible by using your money wisely and educating yourself to help you do that.**

**-The course was more than I expected. I especially like the budgeting and goals chapters. I flipped from reading to listening. It was very well done. The support people in were readily available to assist with technical questions. The lady I spoke with each time was knowledgeable and patient.**

**-Learned technical information as well as personal information that will benefit me. Changes have to occur in order to progress favorably.**

**-This was interesting and inspiring to me to start a budget. I am 61 yrs old and never had a budget. It's about time since my husband will be retiring in 1-1/2 yrs.**

**-I found this course very helpful even though I was forced to take it from my bankruptcy, I'm glad I did. Thank you for offering this course.**

**-I found this course extremely helpful.**

**-Course was a great help and I learned a great deal about managing my financial matters. Thank you.**

**-I found reading and testing on the Eight Chapters very insightful and informative. A good many things that I wasn't aware of . . . thank you. However, I found the wording on some of the questions interesting as if the intention is to trick individuals taking the test. Hmmm, I just needed to read the last set of questions more thoroughly and take my time.**

**-Thank you very much for helping me!**

**-This was a great and informative workshop.**

**-I truly enjoyed this program and was quite impressed with the goals idea with the budget, as well as the tracking and lessening of expenses, and to have 2 savings accounts, for car repairs and something you don't use every month. It really made good sense, all of it.**

**-This was full of helpful information to help me start out fresh.**

**-thank you**

**-THE ONLINE COURSE WAS EASY TO NAVIGATE. REALLY APPRECIATED BEING ABLE TO DO AT HOME AND AVOID TAKING VALUABLE TIME OFF WORK. THANK YOU.**

**-Excellent Course**

- Thanks so much for this course. I believe it will help me in the future.
- Thank You
- Very helpful course and very well laid out....
- Awesome! Terribly enlightening!!
- Good content and good information explained in a clear and concise manner.
- It was a very informative course; and, very practical.
- I felt that the information was very informative and helpful with some very thought provoking questions and useful information. Thank you
- I found the course very interesting and it gave me ideas about my future and the things I may want to do in order to achieve my goals.
- Learned for the first time in my life the value of financial guidance. Thank you.
- nice job guys!
- I have read and understand very clearly the present course of financial solutions and I really appreciate it. Thank you
- I'm really glad this was required. It was helpful. I like the fact that I can refer back to the information at any time. Thank You.
- These Financial lessons were very helpful for me and my family. Thank you very much.
- This was a very helpful tool for me; I learned more than I thought I would.
- This is a very informational course and I would recommend it to anyone with financial problems.
- Thank you for helping me take the next step towards budgeting and getting back on track.
- Very good information. Impressed by the amount of detail provided in a very understandable way.
- Course was very informative and helpful. Thank you
- Overall I really enjoyed it.
- This was a great course and learning experience.

- Hopefully I can find a job and then start rebuilding my credit. These have been difficult times losing my job, my house, and my credit standing.
- Very insightful. I've learned a lot.
- This was a great program. I have learned a lot about finances and have grasped the concept of financial management.
- This was helpful, and some of the examples throughout some of the chapters I could relate to personally. Thanks.
- Very good course, I was very much impressed. I will review from time to time.
- This class was very insightful and relevant to helping me get back on track financially.
- This was very helpful and did teach me some things I did not know.
- This should be mandatory for all people graduating from public school
- This was a great course. I only wish it was available long before my financial troubles began. Thanks!
- GREAT COURSE, WISH I HAD THIS A LONG TIME AGO.....
- This will be very helpful for my future
- Thank you for helping me understand the importance of having a budget. I enjoyed the class. I will surely go start me a budget as soon as possible to help me with my finances.
- This course was very interesting to me. I have applied a lot of the tips and techniques to my own situation, however the economy is horrible and we owned a business and had no other option but to file chapter 7, in October of 2009.
- Our Credit Counselor was awesome!!! Thanks!
- VERY RESOURCEFUL!
- Thank you
- I really got something out of this program. Thank you for this opportunity.
- The course should be offered for a couple to do it together.
- Good Course
- excellent program

**-Thank you!**

**-The course was very good and helpful. I truly learned something. I also printed the course to enable me to refer back to the material contained in the course. Thanks for your help. God Bless.**

**-Thank you.**

**-I would like to thank you for the many ways of helping myself rebuild my Credit and setting Goals for myself. There was a lot for me to learn so I will not fall into this Drama again, Budgeting, Inventory, Goals, Flexible spending and Handling of your Finances responsibly, making wise Financial decision, and Financial distress.**

**-course was well done and very helpful.**

**-Very good program.**

**- Thanks for the learning opportunity!**

**-Much more useful than I was expecting. This was a good course.**

**-I have learned a lot through those classes before and after bankruptcy. It was good material, and you always can learn more in life no matter how old we get.**

**-Thank You.**

**-thanks to all**

**-this course will be very helpful, thx**

**-Very good course. Great job, and thanks.**

**-Thank you for the course information.**

**-glad that I got through this.**

**-I really learned a lot from this program and will take what I have learned and use it in my life and hopefully improve my credit, thus improving my life!**

**-I was dreading "having" to take this course, but it was very helpful. I plan on revisiting the site to review and set up my budget!**

**-Course was very helpful and easy to understand**

**-Very nice to be able to return to the course when able.**

**-I am glad I took this course it is very informative. I learned alot of things that I will be using to help me develop a budget and work on building some savings.**

**-Great course-It's worthwhile taking even if you're not in financial trouble, at the moment.**

**-The course was very helpful. Thank you**

**-Would be interested in how to avoid foreclosure during bankruptcy.**

**-the course is very helpful**

**-we found very useful**

**-Thank You!**

**-Great Course! Thanks for the help!**

**-This course was better (more enjoyable) than I thought it was going to be.**

**-thanks**

**-I think this will help me in life I have always done well but now that I'm not working and making the kind of money I'm used to it will help me cut back and start over. Thank you.**

**-This was an excellent on-line course. I'm pleased to know I can access this information to keep our family on track. Bankruptcy will not be repeated again! Thank you**

**-I learned alot and thank you.**

**-this course was really helpful in understanding how to use your money wisely**

**-I thought this was a very helpful course. I see now how important a budget is, setting up a savings account and working towards my goals. Thank You.**

**-Great course**

**-Thank You**

**-Great course! Thank you!**

**-I loved this course. I learned alot from it and would recommend it to anyone.**

**-thanks**

**-Great course I learned allot.**

**-very good course. I did this because I had to and did not expect to learn anything. I did learn some things that I feel will help me in the future.  
Thanks**

**-I found this program online and on phone to be helpful to me. I now understand things better**

**-Thanks for this class--it was very helpful**

**-Superb course work... Good JOB**

**-Some of the teaching was repeating but overall it was something I needed to know in order to make better life choices. Thank you for this**

**-This program was easy to use and beneficial to me.**

**- I think a section for freelancers would be highly appreciated. Some months have an average ...some months are awesome ...or worse, nonexistent! How do you handle being a business owner during a recession???**

**-Course was very helpful. Like the forms provided as well.**

**-I must admit that initially I did not want to take this course. But after taking it I found that it was very helpful and I learned a lot from it. I will definitely be referring back to it in the future. Thanks!**

**-thank you**

**-Attn: gentlemen this was a great tool for everyone..... Thank You.**

**-Program is very good and informative.**

**-I was amazed at how helpful the information in this course was. Thank you so much!!**

**-Course was extremely helpful**

**-Thank you so much, I never thought at my age I would be in this situation and I now have a better appreciation for the "less is more" look on things. I can't wait to start a new year with a clean slate.**

**-I enjoyed and liked this process. It helped me very much.**

**-My wife chose on the continuing education material, Thank you.**

**-thanks**

**-I enjoyed reading other peoples stories, and I want to start budget. This was real helpful for getting started.**

**-It was very educating.**

**-Very good course.**

**-I was really nervous -- but this was very helpful -- I should have had a course like this long ago. Thanks much!**

**-I got the most from the chapters about budgeting and 'leak spending' since these are the areas that got me in the most trouble. I still find myself leak spending and now that I know how it affects my goals for a balanced budget and my short and long term goals I can better address it.**

**-When there is little or no income, how do you fix the situation?**

**-Thank you so much God Bless**

**-I appreciate the info here but am so desolate over the mess my life is in. The man who caused this situation is now in jail but it has not made MY life any better--yet?**

**-Thank you. Good comprehensive program.**

**-I thought it was a very informative course and I learned allot of stuff I had no idea about. Thank you.**

**-Thank You**

**-at first I thought of this course as something I had to do for my bankruptcy. After a while I realized I was learning allot and actually enjoyed it.**

**-Thank you for making this experience "painless and stress-free" for the student. I now know what the acronyms (FAA, FHA, etc,) mean in language that wasn't intimidating.**

**-I liked this a lot. I learned several things that I never thought of.**

**-This course should include information for business owners that were forced into bankruptcy due to the failure of their business and who maintained excellent credit prior to the business failure**

**-ALL I HAVE TO SAY I KNOW MORE NOW ABOUT MONEY AND BUDGETING THEN BEFOR THANKS FOR THE HELP**

**-Very helpful and inspiring course. I'd recommend it for anyone with financial problems.**

**-thanks, was good information.**

**-This program has opened new ways for me to keep track of my spending, and to be careful in the future of what I do with my money, how to save and accomplish the things I need for myself and my family. Thank You.**

**-Thanks for the financial help. Nice site.**

**-Thank You.**

**-This program was very educational and I actually enjoyed taking it.**

**-The online option for this course is excellent!**

**-Excellent course and helpful**

**-THANK YOU**

**-I learned valuable information for my future. I'm glad I took this course.**

**-Thank you so much, I really feel this helped!**

**-This class was an eye opener; highly recommend this class to others**

**-I found this program to be very helpful.**

**-thank you**

**-Thanks for the informative information. I will begin to use what I've learned today. Thanks!!!**

**-The course was informative. Thanks**

**-Thank you!!!**

**-Thank you so much for all the detailed information, it has been very helpful to me and I plan on using alot of it to better our situation!**

**-This was a very good online course.**

**-I thought your course was excellent. Thank you.**

**-I thought this was an excellent course, well organized, clear, and user-friendly.**

**-I really enjoyed the program. And didn't know it was this easy. Thank you.**

**-Very user friendly website and great examples in the different chapters including forms that can be downloaded.**

**-Good course well laid out.**

**-Very good information!**

**-This has helped me**

**-this was very helpful... thank you**

**-Even though I had to take the course twice, really did learn allot of different things about money, that will help me at a later date.**

**-Thank You!!**

**-the course was great and very simple but at the same time with very important information for my own future. Now I have a much better understanding on how to manage my finances toward my goals.**

**-There were things on the test that I would never had a reason to even think about. I have never taken out a credit card. Someone else did in my name, so I was unaware of how they work. And I have never had a mortgage but I learned a lot about them and I have also paid cash for my cars in the past, so I have had good experience with this lesson. Thank you.**

**-Thank you for having the listen option. It's a great idea for people who find it hard to look at a screen for long periods of time.**

**-this course was excellent and will help me in the future**

**-I would have liked to have seen test scores from before I took this course.**

**-VERY EASY TO DO ONLINE - THANKS!!!**

**-Thank you. It was interesting and informative.**

**-Very helpful.**

**-Great Info. Thanks.**

**-I did learn quite a bit during this course. Some of it was easy and things I already knew. However, I had never applied it to my life. I would like to learn more about financial counseling courses.**

**-The online option for this course is excellent!**

**-Thank you, this was very helpful...**

**-This was a great course full of useful information, thank you.**

**-wish I did this 10 years ago with my wife.**

**- I appreciated the simplicity of the explanations, it's all very basic information but relevant to understanding credit. I wish my children were required to take a course like this in school....**

**-VERY INTERESTING AND HELPFUL CLASS**

**-the online training was very good.**

**-THANK YOU.**

**-This course was great! I didn't expect it to give me any helpful information but it did.**

**-Thank you!!**

**-The course was very interesting and helpful. It would be beneficial to any one, especially young adults and married couples. I enjoyed taking the course.**

**-Thanks for the course.**

**-It was easy to understand and I learned a lot I did not know.**

**-This was very helpful and I intend on using the information presented in the immediate future!**

**-How to live on social security disability, spouse pension?**

**-Good Informational class!**

**-Thanks, this was a great experience and something I needed in my life.**

**-I really did enjoy the class, under the circumstances I never thought that I would ever be filing Chapter 13; however I do hope that with all this I will learn from my mistakes and better my future once my credit is established.**

**-Very easy to use. Nice program.**

**-I THOUGHT THIS COURSE WAS VERY HELPFUL. A LOT TO THINK ABOUT!  
THANK YOU.**

**-enjoyed the course. It was very clear and easy to understand**

**-Great course, very helpful. Glad I took it.**

**-Great course**

**-I am looking forward to sitting down and using the forms supplied to start a working budget. You gave a lot of information on what questions I should be asking before taking a loan.**

**-This has been very helpful**

**-Informative and enjoyable.**

**-Would like to obtain additional information on spousal retirement and spousal social security disability payment-spouse suffering from mental illness**

**-This course should be taught in High School so that our children will learn about a lot of this before it happens to them.**

**-thank you**

**-I really wish something like this course would have been a required class in High School (or something similar).**

**-Information about dealing with cultural issues, relationships, and family dynamics around money would be helpful. Creating courses to be taught to young adults would also be helpful. If you have a book, I would like to purchase it for my children to read. I have many experiences in finances. My situation is based on failed family business from prior to my second marriage (married it) and current economy. Maybe some information on self employed or business owners and wise navigation during financial hardship personally and business ownerships Thank you**

**-The course was very helpful, thanks.**

**- I learn so many things today that I did not know Thank you.**

**-Great Course.**

**-Even though this has been a very painful and humiliating time for me, I appreciate having this program available to me. Thank you.**

**-Your course was very good and very informative! Thank You**

**-I learned a lot of good information.**

**-This course was extremely beneficial. It really made me realize some ways to continue to make goals that are obtainable and manage my money along with my life. Thank you!**

**-very useful program**

**-The course was interesting and clear. Because I am retired and filing for bankruptcy, some of the chapters concerning credit do not apply. However, the information still was helpful in showing me how I got into this situation. I definitely will start a budget and be more aware of how I am spending my money.**

**-I am unemployed as part of a mass layoff**

**-It was very helpful, Thank you**

**-great course thanks for the help**

**-The course online was very easy to navigate and understand. Staff was very understanding, very helpful! I am very pleased with the service I received.**

**-Very useful information. I learned a lot.**

**-The course was very helpful**

**-This has made me look at how things work differently. Thanks.**

**-Thank you THE TEST WILL help me a lot in the future**

**-I wish I had this type of information available years ago. It was very educational.**

**-Great course!**

**-The program was very useful**

**-Thank You**

**-This is an excellent learning format. There was a lot of consideration involved during its development and implementation and it shows. Thank you. This format would include additional learning styles if the audio portion can be utilized in conjunction with viewing the written text, instead of either/or.**

**-This course has helped so much. I will make a budget and start to pay myself first. That is something that I have never done. Thank you so much, now I can take what I have learned and help my family.**

**-this program was very helpful and I feel I learned alot**

**-Thank you....I actually benefitted from this course...My life should have a better outlook now...Thanks**

**-I think it was very helpful**

**-everything was fine thank you**

**-Great course and well put together!**

**-Thank you for these added tools that will help in the future.**

**-very easy to understand. I am 49 and learned things that will be useful to me...i.e. setting up a file system. I have tried this before but never knew how to break it down into a useful fashion...thank you.**

**-Thank you**

**-Thanks that was useful.**

**-The course was very informative. It contained much information that I can use in the future to get on the right track.**

**-This course reminded me how little attention I paid to money management, interest rates on loans, credit purchases etc.**

**-The program has really made me step back and think about mine and my family's financial future. It was really helpful. Thanks.**

**-THIS COURSE WAS VERY HELPFUL.**

**-Course was very informative and contains loads of great information to help in developing pitfalls in my finances in the future. Thanks**

**- The first thing I need to do is to write down my short term and long term goals and start planning a budget for the future.**

**-Great course. I got good help understanding my troubles.**

**-Very good class, thank you.**

**-I really benefited from taking this class.**

**-great course!!**

**-The course was very helpful in many ways.**

**-having the information read to you as you read along was great. I comprehend better when hearing and seeing.**

**- excellent and informative program**

**-Thank you!**

**-learned allot**

**-The online course was easy to use and very helpful.**

**-thank you!**

**-Well designed, informative, useful course.**

**-Thank you for your time. I really learned allot.**

**-Thank you it has been very helpful.**

**-After going through the ignominy of bankruptcy (for someone my age), I can honestly say that I am excited about what I have learned here and can't wait to put my budget into practice, along with the other things I have learned. Thank you so much.**

**-I really enjoyed the course. Easy to understand and implement the teachings in my day to day life. Thanks!**

**-Thank you! The course was very informative and helpful. I was especially surprised at the content available and how easily one can learn online. Again thank you.**

**-Thanks allot for the chance to get back on my feet...**

**-This examination has enlightened me on several methods to improving my personal financial status. It was informative and easy to understand.**

**-Great program! I think high school and college students should have to take this course!**

**-It was very informative**

**-Very good Information. I will pass it on to my friends and relatives.**

**-Very informative financial class.**

**-Thank You for helping ensure I can embark on the rest of my life without this hanging over my head...**

**-everyone is a little different and I felt I knew allot of the content, so I was a little off about having to wait 4 minutes to continue. Other than that. good program.**

**-would like to know how to go about getting a government loan to start a small business! Who would I contact??? Thanks**

**-I did not know that the mortgage insurance on a home loan could be reduced or eliminated when the equity is 20% of the value of the home. I will use this for my daughter's information on her loan. Thank you**

**-I think the course should deal a bit more on the effects of bankruptcy in day to day life. Thanks!**

**-I went through this course using the Audio method. It was VERY useful, the voice created the perfect learning opportunity. Thank you**

**-This course was well planned.**

**-thanks**

**-Good class, learned allot.**

**-Thank you**

**-very helpful. Thanks so much for your help and GOD BLESS :)**

**-I learned some things and hope to use them in my future to stay out of debt and continue to pay my bills on time. Thank you**

**- The on-line class was appropriate for my time needs, with Church ministries, being a single mom of two; after a separation, a full time job, taking 3 college courses this semester and travel after the death of my oldest Brother, I could not have attended an in-class session. I found the budgeting technique very useful and have started using the format given. Money ideology in a free market society, its pitfalls and consumer budgeting should be taught in school as a mandatory class and reinforced throughout our changing financial climate. Thank you**

**-thanks**

**-The material within this course was very interesting. Thank you.**

**-Uncle Sam needs to practice budgeting, or shall we say "reality budgeting". Do you realize how much we pay in interest to china alone, much less several other countries? Hope GOD BLESSES us all. Peace and Love. see ya**

**-I liked the ability that I could listen and read the material. It made it nice to hear someone speak and go back and read if you did not understand.**

**-It would be helpful to have tips about how to negotiate and manage money when there is a limited amount of income, multiple people in the household and diverse goals. Also things like managing a joint account and family money. Thank you.**

**-Thank you for this course. This has motivated even more to have a budget and stick to it. I'm a widow now and it is important that I do this.**

**-Thank You**

**-Thank you. I think this was a great learning tool.**

**- Very good course**

**-I am truly interested in learning about the articles listed above especially small business, kids and money, rebuilding. Thank you for everything.**

**-thank you**

**-fantastic course. Thank you very much for the help.**

**-Great course**

**-I really enjoyed this course. It was a refresher for me and also helped me understand a lot of things that I didn't. I really look forward to starting fresh and doing it right this time. Thank you!**

**-I found your 8 chapters very informative. Some of the information I already knew, other info was new to me. Thanks**

**-This training was very helpful for me. I learned allot that will help me manage my finances, spend wisely and rebuild my credit. "THANKS"**

**-this course was very helpful I learned a lot. Tthank you and god bless**

**-Thank you!**

**-We got a few tools that will help us in the future**

**-illness as source of debt**

**-I did learn allot! Thank you for having this program available.**

**-great course**

**-I wish I knew about this course a long time ago. Maybe my late husband and I would have money saved. I tried so hard to keep up. I am going to start with new goals and on top of my list will be saving. This was so interesting I am going to show this to all my family. Thank you so much**

**-I am a 66 yr. old woman who is on SS of \$790.00. I was able to work until I got cancer. It would be helpful if you put something in your program about situations like this. It would be a good idea if an older person had someone else to go through all the information with them, also. My daughter in law took this class with me and helped me understand the consumer laws.**

**-I learned a great deal about mistakes I have made in past and intend to use lessons to better my credit.**

**-Thank You!**

**-very good**

**-Thank you for providing the course online.**

**-This was helpful and although the time constraint had me worried- as I am a slow reader- it didn't take me the full 180 minutes.**

**-good course**

**-Very informative.**

**-I have learned a lot of information. This is a great class to take. Thank you all so much.**

**-I think everyone should take this course before getting married.**

**-Course outline was very comprehensive, educational and informative  
Thank you very much for providing said info.**

**-I have learned a lot about things I did not know thank you**

**-WAS VERY SKEPTICAL ABOUT THE PROGRAM- BUT THE MORE I READ THE MORE INVOLVED I BECAME- VERY INFORMATIVE!!**

**-Very beneficial and enlightening in helping me understand goal-setting, budgeting and personal financial management.**

**-Well prepared course. Especially appreciate the audio**

**-Thank you.**

**-This seemed to be a very thorough course of the topic and was very helpful in allowing me to establish goals.**

**-I found the course very helpful and look forward to using the information as I move forward.**

**-Extremely helpful course, a lot of it known but never really stressed as important as it really is. Enjoyed...**

**-I really thought this course was going to be hard for me to follow online, but it was a great program and I learned several new things. Thanks a lot.**

**-it is a really good course! I really learn something on this lesson...thanks**

**-Great course! Learned a few things I wish I was aware of before getting into my current financial problems.**

**-THANKS!!**

**-I am very glad for this program and I do hope and pray that God will help me to learn more and apply it to my life so I can live a better life as I take good care of my finances.**

**-This was very enlightening information. I would like to get more information on the topics I marked above so that I can learn more.**

**-Thank you**

**-I learned a lot about finances and will put this to work in my life. And start a budget and a saving acct.**

**-Thank you!**

**-Thanks!**

**-The audio option online was very good, do not remove it!**

**-This site was great. Thank you!**

**-I was surprised at how much I didn't no**

**-I would have liked to learn more about rebuilding credit after filing bankruptcy, what things I can do to approve my credit since bankruptcy is on your credit report for 10 years. Thank you!**

**-Overall good examples...very practical course.**

**-I did not (nor did my husband) complete this training immediately following filing Chapter 13. Now we are facing Chapter 7, the stress of financial difficulty and poor communication about finances have created such a strain on the marriage that now I am facing divorce. Therefore, I wish we had two things, 1) a tighter time limit on having to take this course, and, help with couples communicating about finances. I do find this training helpful, giving me hope. Thanks**

**-Good course.**

**-good information, thanks**

**-Good test.**

**-Thank you for your assistance, well appreciated.**

**-Good information. Perhaps taking this course a year ago would have prevented my situation now.**

**-I enjoyed reading along with the commentator. It helped me understand things differently about all of the topics. And it helped me retain more of the content. Thanks**

**-This course was wonderful. I learned many helpful tips to manage my money. Thanks!**

**-As a single dad and going through tough times I found this course VERY helpful. At first I thought this was going to be a waste of my time, but I was very wrong. I believe EVERYONE should have this information BEFORE things go bad. Thank You For your help.**

**-very useful information.**

**-Very well done course. Thank you.**

-there were things I didn't know. It was interesting.

-Although the course was well-developed and easy to understand, our bankruptcy situation had nothing to do with mismanagement of money. We were business owners and had to close due to a crumbling economy. However, this course is excellent for those without financial understanding.

-This was a great learning experience for and looking at finances in a different way. From now on I will use my income more wisely.

-this was a good one and very understanding.

-I enjoyed this (although I panic over tests & cannot focus well). It seems as a lot in life, that the best help aids are the simplest & most obvious. I am now very inspired to carry out life with the proper tools for credit & all that goes with it. Just need the good paying job too but will make it work as is until that time. Also need to re-establish credit too. Thanks!

-VERY INFORMATIONAL!!!!!!!

-Very good course. Thank you.

-I'm impressed, I have heard a lot of things about budgets and have used them in business but never really pushed the same program at home.  
Thank You

-Very useful!

-This class was excellent and should be taken by anyone getting married or purchasing a home.

-This was a very good course and it will be helpful as I go on after bankruptcy.

-I might have missed it but a problem I see with my grown kids and husband is the use of the debit card. It makes money too available and if you get cash you are charged a fee. I wish they never would have come out with it. The banks even let the kids overdraft knowing this is happening saying they don't want to put the person in an awkward situation and then they charge the overdraft fees.

-Thank you for the course....it better prepares me for the future beyond my BK

-Thank you, everything is well explained and easy to understand and I will apply this in my daily life so I could avoid this to happen to me again. May God bless all of you in all your undertaking and could help all the people who are struggling in their life now.

-Thank you

**-I have learned a lot of vital info that relates to my life style. Thanks to your service.**

**-Very easily understood program, extremely pleased**

**-This course gave me renewed determination become more responsible especially the idea of carrying the index card with goals. I will definitely do that.**

**-very cool**

**-This was a good course. It reminded me of some things I had forgotten and need to work on better.**

**-My counseling session and this program have been very very helpful. I would recommend this course be available in High schools and community colleges across the country.**

**-this has helped me out a lot**

**-I appreciate the option to complete the course online. With our different schedules, plus having a small child, the online option was very convenient.**

**-I think that after this course, I will definitely go to the basis of a Budget. This is a big help to do a reality check of my finances.**

**-The course was well written, broken down into appropriate chapters and overall better than I anticipated.**

**-At 51 I really thought this was not something I needed to do however I was wrong. I received a lot of valuable information from this course and really appreciate it being here for me. Thank you for a very eye opening experience.**

**-very helpful**

**-Very informational...Thank You**

**-It is a VERY good course!**

**-Thank you, this course was very helpful.**

**-I WOULD ALSO LIKE TO BUDGET BETTER**

**-I am 68 yrs of age. Was able to help others who were victims of our recent economy, health system & job cuts and was making my payments until a major health reversal occurred in my own life. Don't expect to be going into any business or engaging in any long term financial plans. Will do well to live out my remaining time in an honorable manner. Appreciated your course - especially your audio visuals because at the present time do not have glasses. Brought my magnifier with me as I expected to have to**

read everything while working at this computer at the library. Appreciate the law in regards to bankruptcy which we have in our Nation, as well as all of the assists available in services such as yours, especially to those of the younger generation who still have their futures ahead of them.

-We feel that this course has been helpful and will be a valuable tool for the future. Thank You.

-Thanks for your help.

-Very good course. All high school children should have to take. Thanks

-I would also like to learn how to build up credit after a Chapter 7 bankruptcy due to medical bills and divorce.

-This course was great. Many little things are just over looked and taken for granted that should not be. This course helps show that thank you!!

-This is a great course; it will help me and my family, and our personal goals. Thanks so much.

-thank you

**-THANK YOU! I WILL NOW HAVE A FRESH START!**

-Would have liked to have seen more information on working together with spouse in prioritizing budget items. I know this isn't marriage counseling but working together is key and very difficult to discuss with spouse when goals are not in agreement.

-thank you.

-The online reader guy did a good job.

-thank you

-I was very satisfied with the program. I found it to be appropriate and helpful. Thank You

-Great course, wish I had this 10 years ago!

-very helpful course...I will be reviewing in the future

-It was very nice I really enjoy

-Thank You.

-What a Great program!!! I was thrilled with it and learned a lot. I can't wait to get started on rebuilding my life and my credit.

-This course was very helpful. Thank You.

**-I was a little nervous about taking this class, but once on your site felt comfortable with the set-up and down-to-earth approach. I also appreciated all the helpful information and breakdown of various financial matters. Thanks to your class and the tips and information it provided, I feel more hopeful about my financial future.**

**-thank you was very helpful**

**-VERY GOOD PROGRAM**

**-This was a very informative class and I will definitely use the tools I obtained to get my life back on track.**

**-THANKS!**

**-great course!**

**-It was a great course.**

**-Very helpful.**

**-This was an excellent course and I feel I have learned some ideas from taking it. The gentleman helping me get started on-line was wonderful. Thanks.**

**-THANK YOU**

**-Well structured course. Although I "learned" this before it helps to focus on what really needs to be done now. Thank you.**

**-For people who had to file bankruptcy, more information on how to rebuild your credit would be helpful. I am 70 years old and do not have a lifetime to rebuild my credit so any help would be appreciated.**

**-Thank you, this was both helpful and interesting**

**-Excellent program and the course material was not only applicable but well structured in terms of learning.**

**-Thank you.**

**-I was very pleasantly surprised on how informative this course was. Thank you. I learned a lot of helpful ideas.**

**-I HAVE LEARNED ALOT FROM THIS. I NEVER THOUGHT ABOUT PUTTING THE SAVINGS FIRST. WE ALWAYS DID IT LAST. THANKS.**

**-Thank you!**

**-I am using a credit education course to help me in my future endeavors.**

**-This is a good lesson. I learned allot from this class. Very Interesting on budgeting money.**

**-I will put me first and stick to my goals**

**-Thank you have a good program. I have realized some things we can do to never have this happen again. Thank you**

**-valuable teaching**

**-The on line course was very user friendly. I learn allot of information that I didn't know about CONTRACT, BUDGETS, CREDIT CARD INFORMATION. I will recommend this course to other people.**

**-I was really glad that you have an audio as well as reading it helped to understand and you can go back if you need to hear or read it again to understand more..**

**-This course was very helpful**

**-IT WAS VERY GOOD LEARNING THIS. I DID ENJOY THIS VERY MUCH YOU PUT ME TO WORK AND MADE ME THINK VERY HARD. I DID NOT KNOW THERE WAS SO MUCH TO THIS CREDIT CARDS, SO MUCH PROBLEMS I GOT INTO. VERY THANKFUL TO ALL OF YOU GUYS.**

**-I found out allot with this course. I am starting a budget and changing a lot of ways we spend our money. I am glad that I may return to this at any time to review again. Thank you.**

**-This was a great learning experience, to budget and manage money!**

**- Course was very helpful.**

**-Thank you very much, I have learned allot out of your pre filing class and your post filing class, that I didn't know before I took the classes.**

**-I will begin actively using some of these points now!**

**-I THOUGHT THIS ONLINE COURSE WAS VERY VALUABLE IN ITS CONTENT.**

**-This was great course work. The examples in the course work were great and easy to relate too. I'll definitely use the goal tips, and create a more detailed budget sheet to see where I am. Thanks!**

**-was a very great course ...it should be taught at High School before kids start to get credit for college**

**-I did do the lesson on line HOWEVER, staff helped me when I had trouble with the computer and I really appreciated that.**

**-This program was very informative and although I have done many things to help myself, I still learned something I did not know. It was very easy to follow and I liked that I could listen to someone else and read along!  
THANK YOU!**

**-good tips**

**-I found this very helpful in understanding how to better handle money.**

**-I am glad to take the course. It was informing**

**-Great Course learned a lot**

**-Great program! Many of my questions were answered.**