

MiM Quotes 12-15-09 to 1-14-10

-This program was the best I have ever seen. It was more helpful than any book I had picked up. It made complete sense. I was able to see the things I had done wrong. I plan on using all the tables the program had to set up a budget and start a savings.

-This course had two major positives for me. First, I learned to set financial goals. Second, despite the hardships I am facing, your course taught me that savings needs to come first, instead of last as I had been doing, if one is to achieve their goals. This is so simple a change of budgeting, yet so profound. A multitude of sincere thanks to all who are part of designing this course. May you be blessed forever.

-I have enjoyed this course and I believe it is suitable for enabling people to think clearly about their individual cash flow and debt to income level. If I were asked to grade the person who implemented this test and study materials, it would be an "A+".

-This is a super course, very interesting and very informative. It was very easy to understand and enjoyable to read. I feel very positive about the future when it comes to managing income and reaching new goals that will enhance my life. Budgeting is the key. I always write a budget at payday time, but now I really know how to do it to make it effective. I am looking forward to studying the other course. Thank you very much for getting me back on the right track.

-This course was outstanding. I believe that it should be made available to all people prior to high school graduation; then required prior to negotiating credit transactions every five years as a refresher course. I believe that this would improve the financial lives of most people. This information is so basic but ever so comprehensive and can help most people improve their financial lives, for all of their lives. I plan to use this information to help other people as well as myself.

-My husband and I both agree this was a very helpful course and we actually enjoyed sending 2+ hours together, talking about our money and making a plan for the future. Thank you.

-THIS PROGRAM MAKES YOU STOP AND THINK ABOUT WHAT WE HAVE BEEN DOING WRONG WITH OUR MONEY. WE FEEL THAT WITH THE INFORMATION OBTAINED HEREWITH, PLUS OTHER INFORMATIONAL GUIDES, THAT WE MAY BE ABLE TO SET UP A BUDGET AND FOLLOW IT. THANKS

-Even though I did know all that was taught in this course, I did not, to my shame, use it. With this unfortunate "fresh start" your course has made me excited to use all the tools you have provided. The course was easy to follow and yet told me all I needed to know without clogging things up. I will be using this as my financial bible from now on because you can find the items you might need readily available. Thank you.

-I found this site very informative. There was a lot of information that I did not know. As me and my wife were reading it and discussing it we learned that it has to be a joint effort and a budget would have helped us a lot. We never had a savings account and as soon as we are able we are going to open one.

-I am grateful for all the information that was included in this course. I can't believe that at my age, I was so naive. I was in denial to a certain degree and have already changed my attitude. Thank you!

-Very good course. Should be given to anyone signing up for substantial additional credit. Also, I cannot believe my credit score is not based on my income. If the creditors

I am filing against had checked my income, they would have seen there was no way I could repay.

-This online class is outstanding. I learned a lot from it. I never thought of doubling money. I was so excited to do the calculation and find out how much money one can end up saving starting with one penny only and doubling their money every day. I enjoyed the class! I wish I had learned from you before I got myself in so much debt. You have all the tools to help people succeed financial. I had to file for bankruptcy, but I will use your advices to better my financial life. I will make plan, have a budget I spend now. Thank you so much for all the information you have given me!

-I liked Money in Motion, much better than the pre-filing program I also took here. Money in Motion was inspirational and made much sense to me. Thank you.

-This was a good course. It was straight forward and easy to understand. I always heard, "save first" when budgeting....but it was never said these savings were for your "goals".....and dumb me never put the two together....too busy trying to stay afloat all my life was the goal! So I missed the boat but my grandkids will hear this from me and hopefully have a better life! Oh I will do the same for myself from now on too....but I'm thinking of the great opportunities they could have having this information so young!!! I am also glad to hear you have the rebuilding credit piece...as that is the only thing I felt was missing. Thank you.

-At the end of each chapter I had no questions because everything was explained very well!

-I have learned a lot of things I wasn't aware of through your program. Thank you and God Bless you all for what you do for others.

-While I don't like having to file for bankruptcy, I feel that this course or one like it should be taught as a core subject in our high schools. I feel that the information while seeming simple in your presentation is essential and is of great importance in making good sound financial decisions. Thanks

-I'm glad I've taken this course! It's very useful! I've learn more about this course in two hours than a four years of college! I was negligent with my money! There's an old saying, the more money you make the more money you spend! I spend all my money! What the hell I was thinking! I want to thank you from the bottom of my heart! Fresh Start!!! This course is very helpful and Yes, I will put it into practice! I don't ever want to go back to this again! Thank you so much for designing this course!! GREAT JOB!

-I appreciated this opportunity to learn more about handling my money. The course helped me learn how to avoid the traps of spending and how I could better organize my money. Although some of the material was helpful, I already knew some of the pitfalls of over-spending; I continued to use my credit cards when I knew it was becoming more and more difficult to pay my bills. I have had a serious reality check in the knowledge I caused this problem, and being in debt was because of me. I caused this bankruptcy to happen, and I take full responsibility for my actions. This situation was reckless, and hurtful in so many ways. I damaged my credit, and caused hurt and upset in my family. My goal is to never let this happen again in my life time. Thank you.

-I was feeling alone with my situation until I took this course. So much of the information hit home with my past and present. I am looking forward to a more productive and stable future.

-I wish that I had these tools sometime ago. I just needed the guidance and I will admit

that I was too prideful to ask for help. I guess I did not want to be embarrassed. Now I see that I am not the only one in financial need of guidance. Thank you all for everything I will pass this on to my young adult children. God bless and Happy Holidays.

-I am so grateful that this course was available online so that I could meet the requirements of the bankruptcy, but more importantly, that I could learn some useful tools to help me stay out of the same traps that got me into this situation. The program is designed so that I didn't feel degraded for having filed for bankruptcy which really was a good thing for me having just gone through it, since I'm not feeling very confident about my own ability to manage and take control of my finances. I feel ready now to move ahead and make some educated decisions about my life and look forward to learning even more. Thank you very much for this opportunity.

-Good Course!

-I found this course to be very helpful as I move forward with getting my financing in order. Thanks

-Thanks

-I am Very thankful for a second chance at life.

-A lot of this course really seemed to apply to my situation and I am very grateful that I had the opportunity to read through this. I believe that this will help me. I already do a monthly budget but now I see a new approach.

-Thanks this has informed me of the early signs that can make a difference.

-I found the information very useful.

- You had a lot of good info in here that I will use. Thank you!

-This course was more educational than I expected it to be.

-thank you for this service

-I already knew about a lot of this because of the financial problems I have been fighting over the years...I've already filed for Chapter 7 and that's the only thing that could've helped me right now. Much of it doesn't apply because I don't own a home, or ever plan to, don't have kids, in school or otherwise; I just need a job right now to help me. Without a personal income it's hard to create a budget!!!!

-great online course. I have learned a great amount of useful facts and have valuable information to help make responsible decision financially.

-In my opinion this course should be given to high school students. The information about credit cards was an eye opener for me. I did not realize the amount of fees I was paying and why I was never getting ahead. I would also like to state the credit cards do not work with you. I tried for months to work with them before filing bankruptcy. I am glad I will be able to go back and study this course again. I know that I missed a lot. I am sharing the information I have gained with others and will continue. Maybe I can prevent someone else from going into the same pitfall. Thank you for this information.

-It is amazing how far away from the basics I had become. This course really opened my eyes again the value of the money I earn, and how I can make it work better for me in

the future.

-I think this is a great course and I really learn some things that I did not know

-The course was excellent. Thanks.

-Thank you! This was most helpful.

-This course was very interesting and helpful. It has certainly changed my mind about budgeting. This is a tool I will definitely use going forward. Thank you.

-Thank you

-very helpful information

-Thought class was very helpful, fairly easy to understand, and informational on items I didn't know about. Thanks

-I felt this was useful education; I had taken a previous financial course called Financial Freedom, which was a 16 week course. If only I had done these many years ago and applied the systems I would not be at this low point.

-This was very educational and I wish I had learned all this earlier in my life. It would have saved me from a lot of mistakes. I hope that schools are attempting to teach this to all the young people.

-Thank you!

-This was very informative. I am on disability and it provides my only source of income. I must budget my spending to keep my finances under control. I do ok except I see that I must reduce my food costs.

-thank you for the help

-Great course; appreciate it.

-this course helped me a great deal of ways to manage my money in the future

-Very helpful. I printed out the information and placed it in a notebook, "Titled" Money in Motion." I will review and employ the ideas. Thank you!

-Thank you for making me aware through this information, that even as an adult, I can learn new and improved ways to budget and become successful with my money.

-this is a very soul searching excursion into living our lives inside the safe zone we can create for ourselves.

-Thank you

-I'm GLAD THAT, I TOOK THIS COURSE BECAUSE IT OPENED MY EYES ABOUT HOW TO MANAGE MY MONEY.

-A lot of good information, thank you

- Every High school kid should take a class like this before he/she goes out into the world.
- really like the way the info was presented and explained!
- good course. I learned allot of valuable information.
- Excellent online class. It was well put together and easy to navigate. A+
- I truly enjoyed reading and learning this much needed information!!!! THANK YOU!!!!
- I could of used this 25 years ago when I started business
- thank you
- Very good program
- Great class
- Great course!
- Great Program, should be a part of High School & College classes
- I really appreciated and enjoyed this course, and working with Debt Reduction Services. I intend to continue as a client and get into the rebuilding credit course. Thank you!
- My bankruptcy was due to unemployment, not to financial mismanagement. I felt this program was not appropriate to my situation.
- Thank you for the easy explanations.
- thank you this course was very helpful and informative
- Great class. Wish they would have taught this in high school. Everyone can learn from this regardless of financial situation. Best \$50 I ever spent.
- Good Info and very informative
- Some good insights on correcting my past mistakes...
- This was so informative, plus it's filled with plenty of good reminders. Thank you.
- This course should be required in high school...I wish that I could've taken it then myself!!!! My children, grown adults, will be going through this info. also. THANKS!
- I found the course to be very simple and easy to understand. I found many new ways of looking at things as well as fundamentals to keep myself out of future debt. I appreciate your time to develop this plan and find it helpful in my continuing journey. Thank you.
- Thank you!
- good course
- Thank you, All this information was so helpful. I wish I knew this before I got myself in

the mess I got myself in.

-This was an excellent and easy to use course. I've learned a great deal from it.

-Thank you very much!

-Thank you

-didn't think I could do this because not familiar with computers but wasn't that bad

-I really like everything about this course. I wish I could have learned all this information before and I could have avoided a lot of financial mistakes I've made in the past. Well I'm living and learning. Thank you!

-I was very impressed at how much I learned from this training program. Although I did the course online, it was very easy to use and understand. I would recommend this for anyone and review it now and then as well. I have read through the information twice now and I still find stuff that I can use every time. Life is hard enough, so why not get an advantage on your finances. lol

-All the information I gathered in this course will be helpful in regards to my future. Thank you for providing such helpful materials.

-Great course! Will be able to use tips for OTHER goals in my life. THANKS!

-Very good program

-Very informative

-Thank you very much!

-thank you very helpful... work sheets are good one to have thanks again

-very interesting information. We have done most of the other steps that are suggested, consolidation loans, credit counseling, and now bankruptcy. I believe that many of us are not taught good financial basics as youths, and it haunts us as adults!! Programs such as this one should be a part of regular school curriculum! Thanks!

-great course.

-I liked this course. It showed where my money actually goes, and why. Great new ideas.

-THANK YOU!!!

-GREAT COURSE!

-keep up the good work that you & your staff are doing

-very good class!! I wish I knew and acted upon this a long time ago!!!

-I liked the course it was helpful

-THANK YOU.

-really useful and informative

- I Think the course was very helpful in teaching me more about controlling and budgeting my finances

-Wonderful course, great content and it as presented in a simple precise manner

-I hope I never have to go down this road again.

-I felt this sight was helpful and insightful and plan to use this in my life as well, I have learned by a budget, it can make your life easier and less stressful!

-On the audio sometimes it was too fast and talked faster than I could read other chapters it was too slow and I was done reading before it was. Also there should be a pause when you get to a chart so you have time to look over it. Thank you.

-no comments

-good program

-Thanks for the great info!

-I am a slow reader so it took me awhile to get thru this. Otherwise I learned a lot.

-THANKS FOR THIS LEARNING ERPERINCES

-Thank you!

-I really found this course to very helpful and informative.

-Thank You So Much. This has been great.

-thank you

-This was a great course for me to take. There were some things that I already knew but a lot that I didn't. Growing up there was not a lot of talk about money in our home so I didn't think about creating monthly budgets or how to keep credit card balances to a small amount, etc. I have two young children and will defiantly be talking to them about how to manage their money when they get older based on wants and needs. Thank you so much for this experience. It really opened some new avenues for me financially!

-I'm happy to learn all these things so that I could prepare myself in the near future on budgeting our income. Thanks

-Very informative.

-I have gotten myself in a lot of financial trouble. My credit card debts, were way out of control. When I lost my job, it all came to a head. I had gotten out of control, with my spending habits. I needed HELP! I saw a Bankruptcy Attorney. I filed for CHAPTER 7. Your course will get ME on the right financial track. I can now, move forward! A new beginning, for ME! Sincerely

- It was enlightening.
- This was a terrific course.
- This was very helpful
- very enlightening even at 69yoa. thanks
- was very informative, thank you for helping me
- COURSE WAS VERY DETAILED AND EASY TO APPLY TO REAL LIFE SITUATIONS Thanks
- I realize the importance now of setting goals for myself and holding to them
- I have definitely learned many lessons about my credit score, reports, and how to determine what my goals should be and how my budget reflects those goals. Thank you!
- Great course for the On-Line Folks. Almost 3 hours but well worth it. Thanks, David Baird
- A worthwhile course and easy to execute.
- Thanks
- I learned a lot of useful things for the future and hope to use the information in my life some day.
- Very good and useful course.
- It was easy to understand and take the test
- Thank you!
- I thought the course was very good. It helped me with what I needed.
- I found the course very interesting and easy to understand and would recommend your website to anyone who needs to learn more about budgeting their income and credit cards. Thank you for developing this course.
- I myself at 44 yrs old have difficulty obtaining life insurance because of 2 debilitating health conditions since I was 27 and have been told from several companies that I will not qualify for coverage until I reach age 50. The what ifs are what if something happens prior. It just seems so unfair. All in all I found several useful tools in your program and my mind is already gearing to establishing a better hold on my finances and will be taking action immediately to turn my financial matters around.
- This is definitely food for thought. Thank You.
- This class was well documented and made it so easy for me. I especially liked being able to sign off when I needed to and come back to complete the class.
- I thought this was a great thing to move on in my future. I am glad that I took this time and test. Looking forward to learning how to rebuild my credit.

- I believe the literature is very helpful and I would like to be above debt. The course was very helpful.
- I really learned a lot from this program. Even though filing bankruptcy was my only option, I feel that the credit card companies should be held more accountable for their actions. I had a good credit score and was paying my cards on time and they raised my interest rate to almost 30%. I was paying more toward interest than I did the balance. They have driven many individuals to have to file because of this stupid action. I lost all my pension and my 401k paying on these high interest cards. Hope they are happy now.
- I really found the course very helpful. Many of the techniques discussed were very relevant & I will use them in my financial rebuilding. Thank you for the information.
- I thoroughly enjoyed the course. It was professional and did not talk down me. Links were active and questions were challenging.
- THIS was a great course. I LEARNED A LOT.
- Thanks, this test was an eye opener and very helpful.
- I always thought budgeting was just balancing income and debt. I learned a great deal here, and I have made plans to never end up in a bad financial situation again. Thanks.
- Course was very knowledgeable
- I understood everything pretty good and I am seriously going to follow through with it. I just need to understand more about managing my checking accounts for when the auto withdrawals come out and how to enter them in my ledger and things like that. Thanks it was very interesting and helpful. Kaye
- This was a very good course. There is a lot of good information that was put out and I now understand that I can set goals based on the information this course has given me. Thank You
- very concise and informative. Thank you. I am trying to be responsible in my spending. happy holidays
- Thank You for your help here!
- This was a great class to take. I wish everyone had to learn this; it's the biggest part of life. I found it very useful. Thank you.
- The information was very helpful.
- The class was very informative and set at a good pace - it was actually enjoyable - Thank you!
- I really liked this online course. I found that it's very helpful. I will start doing my budget today. I'm very excited!!! Thank you for the great work!
- thank you
- I feel that this will help me my wife was the one that kept things on track. After her death I have had a hard time with this end of life now I feel like I understand more of what I need to do to keep on track now. Thank you for your help God Bless John Makas

Jr.

-It was very informative and would recommend to any one starting out in finances.

-This course was very usefully thank you

-Thank you great info

-thank you!

-This online course was great, because I could take it when the time was good for me... I learned alot... Thank you

-Thank You...

-very good

-I thought this was a very beneficial course. Enjoyed it immensely Thank you

-I really learned a lot from the video and really enjoy the help that I had to help me go back to refresh my memory so it was a lots of help thanks you very much

-Learning materials are very useful

-I have to admit I was a little intimidated to take this class and put it off for far too long. Now that I have taken it I realize that I should have had something like this years ago and just maybe I would not be in the situation I am in now! Very helpful class and very informative. Excellent! Thank You.

-I found this program to be highly educational and it was clearly presented. It was certainly very helpful.

-This course was very helpful in understanding what it meant to get our lives back in order. With this course I feel that I can manage other challenges as they arise and never put me or my family in this position again. Thanks

-Thank you for your assistance on this matter. I found your course helpful and was ecstatic when I realized I could go back for additional information "free of charge!" (No pun intended). I was a bit distracted by the possible down loads, and was relieved to find I could go back! Thank you.

-This was a great course and I have learned a lot... I know what steps to take now, even though I'm in a bankruptcy, I know what to do and where to start.

-Thank you. Much of the information we as individuals have known about all our adult lives. However circumstances tend to change the environment for us and we must swallow pride, regroup and seek the help being afforded to get back on track.

-Thank You

-THANK YOU FOR ALL YOUR HELP

-Great job with the counseling

-Thank You So Very Much

-This online class was great. Works great with my schedule.

-I was well prepared for the course, also my teacher was a good listener and very helpful. This course makes you want to do a budget for life, I feel that I can somewhat reach my goals with a sound plan, Thank you very much for going that extra mile to help me to put a budget in motion.

-I thought this course very helpful. I learned a lot of things I did not know about credit card companies.

-the course was very helpful

-The information in course was very good. I have learned a great deal going thru this process, and do not ever want to go thru it again. I fully intend to use the information to improve my situation thank you.

-Great information- very glad I took this class- learned a lot.

-This truly was very helpful. I enjoyed getting information that will help me and my family in our personal life. This will make a difference for me and my children. Thank you to the folks from agency for the kindness and none judgmental attitude. Happy Holidays. and Thanks again Luise Thomas-Herr

-thank you for providing such a clear and deliberate direction for the steps you designed from the beginning in June 2009 Ch7 consultation till now. I thought I knew more about budgets since using one the past 10 years kept me afloat. There just wasn't enough income when I became ill and stopped working. So, a big thank you for this. I feel better and lighter with each day as I await the final verdict from the court. Your credit counseling is outstanding. KN

-Thanks for the valuable information

-I was very surprised on what I did not know in regard to these matters.

-Lots of good Info here. Thanks,

-Thank you so much for all your help. It was really easy to use your website, very detailed information and instructions. The contents of you course are really good. Thank you so much again.....

-WOW, nice

-Great class! Although I was already using almost all of the suggestions it was a good refresher and offered me additional information that will be helpful as I dig myself out of this situation. I am very much interested in the information on how to rebuild my credit. Thank you!

-I learned lot from the program. Thank you.

-Nice course

-Very informative, I actually did learn a lot from this.

- This is a great course. Thank you. All young adults should have an opportunity to take a course like this one.
- Thank you very much! Taking this course has opened my eyes!
- This Course help me a lot how to set goals, manage my money better.
- I feel it did help me to know more about my credit and how to manage my bills thank you
- I had good lesson from the program to manage finance in the future.
- The course was very helpful and informational. It should be more readily available before people get to the point of filing for bankruptcy.
- I LEARNED A LOT IN THE LAST FEW DAYS. THANK YOU FOR EVERYTHING.
- Thanks for all the information.
- Thank you. This was very educational. Wish I had something like this 30 years ago!!
- Thanks!!
- Thank you
- This is a very helpful course! Thank you!
- great online course...I did not know all the answers
- The typesetting and layout of the course is amateurish and makes things seem a little daunting.
- Online class is the way to go. This worked out great for my work schedule.
- Very helpful, thank you.
- thank you although I thought I would be a waste of time, I actually learned something, shock to my ego...and I think this should be added to school curriculums.
- I have found this process to be very helpful to me. I have learned about how to manage money better and to save for the unexpected.
- Although I was aware of 95% of the content, I still did learn something from this course. My current situation has been caused primarily by long term illness, so this information can't do much for me. For a person who is younger and in good health, this information is fantastic. I am going to review all this material with my son. My hope is that he remains healthy and can begin utilizing these practices from a young age.
- a budget is something I have always fought, but I really do think it will be in my future to help myself reach my goals. thank you
- I was glad to learn some valuable information that I will be sharing with others to inform them of pitfalls.

-The Course gives so much information about how to manage my money, and to be wise on spending. This program is recommended to a lot of people.

-Thanks I learned a lot from your course excellent materials

-THANK YOU FOR YOUR SUPPORT. MY PHONE ADVISOR AND DID AN EXCELLENT JOB. THANK YOU AGAIN--

-Extremely thorough presentation concerning the subject.

-I learned so much from this, my life will be better because of this.

-I have learned a great deal from this course that will help me start fresh. I wish this information was mandatory when I was in high school. Thank you.

-learned a lot more than I have been through in life.

-Great Course.....

-This course has really helped me out to understand my situation and how to move on from here. I am glad that I can review the chapters later that is something that will be beneficial to me and my family in the future. Thank you.

-knew some but helped me out

-Great course.....

-This was very helpful --it is also motivating. Thank you

-Thanks!

-this course was very enlighten and useful

-Very useful. I'm glad of the opportunity to learn more about how to manage my financial well being. I'll be sharing this information with my younger brother so, hopefully, he will learn from my mistakes. Thank you.

-thanks for the people who offer this kind of class. I did it by myself and understood it also. I plan on coming back to this site in the future for constant reminders and tips on re-establishing my credit and financial situation. Thanks again.

- thanks for your help

-I REALLY FELT LIKE I CAN TAKE CONTROL OF MY FINANCES WITH A BUDGET, I IMMEDIATELY MADE GOALS AND PUT IT IN MY WALLET, ALSO I UNDERSTAND TO ADD A SAVINGS OUT OF MY PAY AND MAKE IT TOP PRIORITY, I NEED TO EARN MORE MONEY, NOT LIVE BEYOND MY MEANS , MAKE SURE THAT I READ ALL THE FINE PRINT AND SLOWLY TRY TO REBUILD MY FINANCIAL LIFE, AND START TO SAVE FOR MY RETIREMENT , I AM ALSO GLAD THAT I HAVE THIS SITE TO LOOK BACK ON AND KEEP ME MOTIVATE TO KEEP TRYING AND SET MY GOALS AND STICK WITH THEM , I DO NOT WANT TO EVER GO THROUGH THIS AGAIN, THANK YOU FOR YOUR HELP.

-THANK YOU

-Thank you for your help and assistance. I appreciate the professional attitude of the

staff and the on-line opportunity. Having an on-line service available allowed me to study and complete the Chapters on my own time and not need to request time off from work to accomplish them.

-Good Course

-Finding the second test on the web site was not clear and how long it might possibly take to receive the certificate differs from what we were told and experienced from the first session. These two items should be clear for an individual.

-This was a very effective course. Thank you.

-should make it so a couple can pay 50.00 but only have to go through this once

-I am a quick learner and fast reader. Less time around 100 minutes would be good.

-I really enjoyed taking this course. It showed me where I need to improve on my budget.

-The start up instructions could have been made easier to understand. Like maybe there should be a one - two - three type sheet to click on to take you from one sign on screen to the next.

-Great course!

-the course was very helpful for me and my husband to communicate more openly about our finances

-Thank you so much. Extremely helpful.

-Thank you

-Thank You

-The ability to take the courses online is definitely a plus. Thank You

-I liked the Video to listen to instead of reading.

-Thank you

-Was really quite helpful and informative.

-this course was very helpful

-I was amazed it all seem to point right at me. I do see a lot of my thinking that got me in this situation

-It is a very interesting course

-it was a pleasure to learn as much as I did about things I was not aware of.

-I am so glad I took this course. It was extremely helpful to me and helps me realize many areas of my life I need to change. I think setting Goals is an excellent idea to help

keep me focused on unnecessary spending.

-GREAT CLASS

-Good course

-Thank you, I found this course very helpful. God Bless!

-THANK YOU! Teaching me a lot of thing I didn't know but know now.

-Thanks for making this a great resource!

-Thank you for helping me in this matter. I know it will help me in the future.

-thank you for making this user friendly...and available at the end of a long work day.

-Thank you, This review opened up my eyes!

-I want to put into action what I have read and learned from this.

-I thought this information might not pertain to me and my financial situation but I was pleasantly surprised that it did! My only wish is that I had gone to our local Consumer Credit Counseling Agency earlier and completed this course sooner. Thank you for the relevant and useful information. I am sure I'll be taking what I've learned through this course and applying it to my daily life!

-Thank you so very much, your course was worth every penny.

-thank you very much this course was very helpful

-To the point and practical.

-I have learned a few interesting, important things that I did not know previously. This was a GREAT course!!

-This was an excellent course and I learned a lot of valuable skills that were presented in a way that I will be able to use them.

-Thank you for this course it has been very helpful. I have learned a lot. I will start soon putting them into practice.

-I think a course similar to this should be mandatory in the public schools. Good job.

-very good course. Thanks for your help.....

-This was very helpful to me; it made me realize the areas in which I have been making my mistakes.

-thank YOU

-Thank you this course was very informative and helpful to me.

-Thank you! I thought this course was very helpful.

-Thank you

-I would have liked a quick tutorial about how to manage my checkbook since I've never really done it before.

-This was a great help to me and my wife. We are on our way to helping get our lives back on track. Thank you

-I enjoyed the course and I feel like I have the tools now too keep me out of financial problems again.

-Would like to see more info applicable to the self-employed. Budgeting is very different when you don't pay yourself a salary.

-This was a really good course.

-Lots of good information! I liked the easy to comprehend graphs. Seeing how interest accumulates in regard to income and expense is an eye opener. Thank you.

-thank you for your help.

-course had relevant data and will provide a good foundation for a new start-it took more time than anticipated but time was well spent

-I learned a lot thank you

-thank you!

-material very helpful

-I liked being able to take my time. I was informed of useful websites and was given information I would not otherwise have known to use or how to obtain. Thank you. I plan on starting a budget and looking for tools to help me in the future.

-This was a long process I didn't like having to do it in the beginning but now I am glad I did and thanks I learned a-lot...

-After taking this course, I feel strongly about living within my means.

-Great class, very educational

-found this program very helpful thank you

-I have learned some new things from this thank you.

-Very good information. Will use for future improvements in our lives.

-The most important thing I learned is all about budgeting. I always believed in budgeting and now that we are starting over, I see that budgeting will enhance my efforts to reach my goals. Thank you very much this is an excellent course to help people get back on the right track.

-Excellent course!

-Thank you for all your help. My financial problems were a result of a car accident which resulted in disability. So my income went from \$3500.00 monthly to \$1300.00 a month. Prior to that I did have good credit and live very comfortably. Now I just have to re-budget and get on with my life. Again, thank you for all your help.

-I have learned a lot from this course!! I have already started a goal card. To move forward, I will use all the tools shown to me so I can get a fresh start towards a debt free and a fulfilling future.

-thank you very much

-thank you

-I plan to try the goal and budget thing. I hope I can stick with it. The information on credit and credit cards were very enlightening. I wish I had that knowledge prior to ever getting a credit card.

-I really learned a lot from this course. Thank you. I look forward to the continued education in the future.

-Very interesting. I am going to encourage my sons to read the material. They are all young adults starting their first jobs and going out on their own.

-It was nice that I was able to do Audio because I do not read very good or fast; it would have taken me a lot longer to get through this course without it.

-Recommend this for all people. Will encourage our teenage children to read information on credit, budget, and contracts.

-very good course

-I found the course to be very useful. I wish I would have taken it and applied the principles when I was 18 but understand it is never too late to start.

-I thought this program was very informative and well done with a lot of good information...

-I FOUND THIS COURSE TO BE VERY HELPFUL AND INTERESTING.

-Grateful for a Christian based support system. Thanks.

-I have learned a lot of things that I've never heard of about money. I'm really excited about getting our situation turned around. I wish I knew these things a long time ago.

-I really enjoy this class and this was a god sent change in my life .I really feel good about this program.

-The information contained in this course will be very helpful in the future

-I found a lot of the courses very helpful in rebuilding my credit and a lot of info I did not know about credit debt...

-This is an informative course - thank you for providing this information and class online

-Very well crafted course

-This course has given me and my wife a new outlook on managing our finances!!!!
Thank You

-A very informative course that I would recommend to anyone. I learned a lot by doing it.

-I will retire this year and a combination of income and social security will increase my income. I believe low income caused by a loss of a good paying job contributed to my problem. I have adjusted my spending but it was not enough. I should be ok next year

-This was a wonderful class. Thank you.

-Great Course thanks!

-Very informative course. Thank you

-This course was great but was not very geared towards business owners that needed relief from the recession like me. I am filing chapter 7 to protect from personal guarantees from my business. I had only one credit card that I filed on with a small balance. The information though was excellent. Thanks.

-Great program! I learned much more than I expected to. Thank you.

-Course was very informative and helpful

-thanks for having an on line course, it fit my lifestyle and situation.

-I rather enjoyed this course.

-I love the material of the program and I will apply it to my personal life.

-Everything was GREAT!!!! I learned a lot but the only thing I didn't like was me and my husband read the articles together and when I took my test it was a breeze and then I had to wait 109 minutes to take my actual test.

-Logical and makes sense. I have printed each page to go over and remind me when I get confused or start to questions the directions I take with my finances.

-I appreciate this course and thank you for making it possible for me to complete today. I am trying hard to never allow myself to get in my present financial situation again and this course has helped me to see some things I can change. Thank you.

-this class made me realize my mistakes I have made in my financial decisions in the past and I will be setting myself some goals and sticking to a budget to get myself back on track. thank you

-These courses have been very beneficial in showing me how to manage my money and debts better in the future. I hope to receive information on the topics I have checked off. Thank you for your help.

-Very helpful

-This course was very helpful in respects to the way I look at a budget now. I think it

will be very helpful and important that we set on up with goals in mind. Thank you for the great information in an easy to learn format.

-I was very pleased with what we learned

-Thank You, for all the help!!

-The recorded audio voice was a big help online. Thank you.

-The program exceeded my expectations.

-This course was very helpful. Thank you.

-This course is awesome! This information should be taught in high-school. I have downloaded all of the forms and look forward to revisiting all of the information. Thank you.

-good course, gets you thinking.

-Thanks so much. This course really did help. I have already made my goal card and filled out my budget form, and beginning today Jan 1st 2010, I am saving each receipt or writing down every penny spent until Feb 1st! I then will calculate the total, and see how close I am on what I have on my budget form, and then make adjustments to start saving money. This has really been helpful, and I look forward to a great new year and decade! Thanks for the great information in rebuilding my financial life for me and my family.

-Great learning tool.

-Nice course, I did learn some new things. Thank You.

-THIS HAS BEEN A LONG LESSON, BUT I HAVE LEARNED HOW TO SPEND MY MONEY WISELY

-Thanks for such a great amount of information. I thought that everyone I spoke with at CCCS was professional, courteous, and helpful. The online course was very convenient.

-LOTS OF GREAT IDEAS AND KNOWLEDGE. THANK YOU

-This class is very helpful. This course was so user friendly. I enjoyed taking the course. I learned some things I was not aware of.

-This has been very helpful

-This course is very informative and helpful

-This on-line course was very helpful.

-Thank you.

-This course was very helpful and should be given as a stipulation to ever getting a credit card or a loan

- Thank you, this was actually very helpful.
- This course was very helpful for me.
- The course was informative and I learned many things that I was not aware of.
- I found the information easy to understand and very helpful. I would like to teach my teenagers what I have learned. I wish I was taught this kind of program in high school, because it could have prevented the situation that I am in today. Thanks!
- I have never used them but I think a lot of people need advice on Rent to own cost
- This was very useful. I wish I had taken such a course before I got into financial trouble. I think this course will be useful in keeping me from getting into financial trouble again. Thank you for providing this service.
- I try to learn by my mistakes, I have learned one of the biggest lessons in life, through divorce, loss of job and moving. I have a daughter in which I hope to teach. I learned a lot from my parents, but I learned a lot in this online class also. Thanks for everything
- Good course.
- Why did I not learn this sooner!!!!? I'm 69, I should have known a lot of this information--but didn't.
- Although it was required of me to take this course as part of my bankruptcy, it was very informative. I was amazed at some of the stats on the loan payoffs, The penny doubled, and what payday loan interest rates were. I saved a version of my goals and also the budget sheet. I really plan on using both. Thanks for the excellent website.
- This was an excellent tool, and very easy to use.
- Was very informative and wish I'd learned this at 18, would be very helpful to all.
- There needs to be a section in here about getting involved in relationships where you are "taken/scammed" - maybe red flags of types of people who are trying to scam you (not just vendors or creditors/sales people). Also, a warning about not putting your name on a business or any legal documents (besides just a lease). This course is all very basic information that I already know very well - for higher educated people or those involved in business - this course is not very relevant or helpful to things we don't already know.
- I learned quite a bit reading these chapters and understood all of them. I'll be making out my budget this week and sticking to it-this is the perfect way to start the new year' thank you'
- I thought the program was beneficial with needed information.
- the downloadable excel sheets are a nice addition. They will most certainly assist me in creating and maintaining a budget
- having the voice recording with the read along was a great help for me. I read slowly but with the voice I was able to read along and understand it better. thanks
- I was very Pleased with the layout of the program & the ease to which to navigate

through the program & get it completed. Thank You

-This was very helpful and easy to follow. I feel much better and more prepared to have a fresh start with the tools I was given through this course. Thank you.

-Very helpful class, We intend to use this information to help our situation.

-Was a very helpful course! Thank you.

-Enjoyed program and was very helpful

-There was a lot of useful information in this course. It was very helpful and I enjoyed it.

- I was very happy with the course, thank you for your knowledge and helpful ideas.

-Thank you for this informative course to help my husband and myself rebuild our financial future.

-This course was very helpful, and it also gave me insight to topics and helpful hints that I had not used in awhile and/or forgotten about.

-I felt that the course was informative.

-I just want to say this was so much help to me. I did learn a lot from it and I learned things I didn't know existed. I would love to learn more if possible to help me to rebuild my credit and I will if possible like to go back occasionally and reread some of the content. thank you so much for your help

-thank you

-THIS COURSE WAS VERY HELPFUL... THANK YOU.

-I am very appreciative of the assistance and advice given me. Thank you for your courtesy.

-The course was very helpful; although I am familiar with budgeting, the details provided in this course were more extensive than I would ordinarily consider. The pace of the lessons was excellent. However, it did take a lot longer than the projected/suggested time. That was not a problem for me. I liked the course. Thanks.

-This online program was VERY interesting and easy to understand.

-Thank you.

-Very smooth and straight forward. I played the Audio and followed along. Got 30 out of 30. Good class. Thank you for all the help.

-Course was helpful, but needs a chapter on rebuilding credit.

-class very helpful - intend to use lots of things I learn

-thank you I learned a lot

-I THANK GOD FOR A PROGRAM SUCH AS THIS ONE. IF I KNEW WHAT I KNOW NOW I

WOULD NOT HAVE ALLOWED MY CREDIT TO GO DOWN THE DRAIN.

-Helpful tool so as not to make the same mistakes again! Thanks so much!!!

-I had taken this course with my spouse. However I found out afterwards that I would have to take the whole course again because the 1st time my husband was the primary name. I was also on the form as spouse. It was not fully explained that I would have to repeat this course.

-This course has helped me to re-assess my money values.

-I really think this will help me. Will use it!

-This was the best Course I have ever taken; It allowed me to learn so much and which way to start my goal. I've budgeted all of my life, but never set a goal for something that I need or wanted. I work very hard for my money and try my best to always pay my bills, no matter what and whatever was left was what I used for things that I needed. Thank you for allowing me to take this course.

-Good Course

-this was a very good course and opened my eyes to some good tools I will use when we start over thank you

-A very educational course.

-Great program!!!! This should be presented to High School students in their Junior year. Thanks for the help.

-Thank you Very Much! If I knew all this information I would not be doing bankruptcy, god bless you All!

-thank you very much

-The course was very informative. I wish I would have learned this ten years ago. I learned a lot!

-Found this very good. Actually the two I missed I was just careless with.

-The course has opened my eyes to putting a budget in to effect.

-I have had a learning experience being in this course, through my bankruptcy and I wish to not be here again.

-Very informative and helpful.

-I believe that this program should be offered in high schools to teach people how to manage their budgets. It would help kids get on the right track from the beginning instead of having to learn about it after they have made a mess of their finances. I know that I would have done several things different if had any concept of this course.

-I am taking this course because I have filed bankruptcy. I would have liked to have learned more about what happens after the bankruptcy discharge in terms of re-establishing and re-building good credit.

-very good material, I think this will help me a great deal in my future. thank you

-it was a very good course I learned a lot of useful information.

-This really WAS helpful and I also found it easy to follow! And it felt friendly and non-judgmental. I needed that. I spoke with staff very briefly at the very beginning and his helpful and kind manner encouraged me to do this! Thank you and God Bless.

-This course was very helpful to me. I plan to use some of these methods to get my financial life back on track. Thank you very much!

-Excellent information!

-THE COURSE OVERALL WAS VERY HELPFUL CONSIDERING IT WAS ONLINE.

-Thank you!

-Thank you for your service. It is a meaningful and productive mission.

-Thank you.

-Very informative and motivating. Nice session very well constructed and easy to follow. THANK YOU!!

-What a great class. Thanks so much!

-this was a very good course. I learned a lot

-keep up the good work

-I am very grateful to be able to take a class like this online. This was nicely done.

-Great course! Very informative and convenient!

-thank you

-The course offered a lot of information I thought I knew but actually didn't. It will be very helpful in helping me start over and change some things in my life.

-Great Job!! Well worth the time and money

-GREAT Course!!! I think every High School student should have to take this course Freshman year then again Senior year! Opens your eyes!

-there were so many things concerning credit cards I did not realize. It was shocking to learn how much of my money paid to the credit card actually goes to the balance. Never had a budget before but have been trying the past months to set one up. Your sample showed me things I wasn't doing correctly. thanks so much.

-Having the ability to have the audio of very helpful. It helped in my learning.

-this is a great course

- a very informative program
- great course.
- Very helpful.
- This was very helpful
- Thank you
- Your course was very helpful to me. Thank you very much.
- This course was very helpful and I will take it into consideration from here on out
- I have learned more than I thought I would. thank you very much
- This was VERY worthwhile and I am very glad that we are required to do this!
- The course was great I only had 1 problem; some of the Course content was not easy to understand, it went kind of fast. Over all I liked it being able to go back over it later also helps. Thank you for providing this online service It made a difference between my completing the course, and not being able to complete it due to transportation issues.
- I feel this was very helpful in many ways.
- Great course! Very easy to use the audio and take notes. Used both auditory and visual ways of learning. This made it easier for me. Follow up; your staff was very helpful!
- I really enjoyed this. I feel this should be a mandatory class in our public schools.
- I found this to be very helpful; I learned a lot of things I didn't know about. I wish I had this kind of information earlier in life.
- Pretty good course. I'm asking my children to take it.
- Thanks
- this was a great learning program... thanks
- Thank you. This course was very helpful to me. I learned great budgeting tips from this course that I will use in the future.
- very helpful
- all is good
- this course was very helpful. Thank you!
- Was a very good source of information? Would highly recommend it to anyone in need of help. Many of the topics turned on lights for me. Thank you so much for requiring this material.
- I liked that this course was available online, and that it was an easy to use format!

-Very informative. Thank you.

-I was not so happy to have to be taking this course. However, my husband and I feel it will really help us in our future budgeting.

-Thank you, the course was very helpful.

-I felt this was very helpful and really helped open my eyes to things I know I must change in my life. I am glad people going through bankruptcy like me are made to take a course like this.

-Great course, very helpful.

-I think this course was very helpful and appreciate all the help I have received from the people at CCCS.

-I learned more than I expected! I will...WORK HARDER...at managing my money. I do plan to use a budget from now on! Thank you.

-Thank you so much for this course. It was very easy to understand and user friendly.

-Great course Very informative and easy to relate to

-A bit wordy at times, but it does cover the basics, and the information on the power of investing (doubling per day for a month of 1 penny) was enlightening.

-Awesome course... Thanks!

-This was a very good course!!

-My work income went down so much last year, causing these problems, however the information was very informative and we appreciate the help with in the course. Thank You

-Thank You

-Great course. Very effective.

-THANKS

-very helpful, really good information.

-GOOD LEARNING TOOL

-If I had a DSL it would of been a more pleasant experience for me

-I have a dial up connection and it is very slow. That is why it took me so long to take test.

-I appreciate this class being mandatory and the information it provided. Its fundamental information that I should have learned long ago, but obviously didn't. I'm just glad to receive it now. Thanks.

-I learned a lot from this session, that I didn't know before. I will use in the future!

-I really enjoyed taking this course, because I have learned so much from it I am determined to fixed me a budget and do what it said in this course and stick by it. Thank You.

-I liked doing this by audio since I hate to read

-thank you

-I felt this course taught me that I need to make goals and will do my best to budget the best I can with what I have.

-Thanks for the valuable information. I hope to put what I learned into practice.

-Very helpful and had lots of good suggestions and ways to improve my finances.

-The Course was very informative

-Great course, very useful liked the budget page and wish there were more tools/spreadsheets to choose from that went from very simple to complex... Thanks

- this course was very good.

-Thank you.

-appreciated the lower cost by using online class.

-thank you

-I learned lot of things from this site & education course. thanks

-great references to my situation thanks

-Information was useful.

-This is a great service you provide. Thank you.

-Thank you, this has been very helpful information.

-covered aspects very well

-great course, thanks.

-COURSE WAS VERY INTERESTING AND INFORMATIVE WITH LOTS OF ISSUES PERTAINING TO MY INDIVIDUAL SITUATION

-There is a lot of information that people not in debt can use. Great course.

-Thanks...

-THANK YOU FOR YOUR HELP'

-course is very well done

- thank you for your service

-this was an excellent course, well laid out and easy to understand.

-I FOUND THIS COURSE TO BE VERY Helpful AM MUCH BETTER PREPARED FOR HANDLING MY FINANCES IN THE FUTURE. I HAVE ALSO SURROUNDED MYSELF WITH PEOPLE WHO CAN HELP ME AS WELL.

-I am well pleased.

-The course was great!! Keep up the good work!!

-Overall I thought the course was very helpful in my financial situation. I learn valuable information as far as the use of a budget and sticking to the budget I have set forth...

-Thank you so much. The downloadable budget is my favorite!

-I've learned a lot in this evaluation. Thank you so much.

-Very informative!!

-most of the information I stumbled upon in books that I've read when I came to terms that this debt was stressful and could not be resolved with the options I tried. But this course was a real eye opener for me and will forever follow me and the children and whoever is willing to except the knowledge from us that we have endured

-I wish I had taken a class before losing everything.

-Great course - detailed, yet pertinent and to the point. Should be a required course for lenders doing debt-consolidation loans-always, as it will at least create awareness and gives valuable information and reminders.

-I REALLY ENJOYED TAKING THIS COURSE ONLINE.

-This course has really helped my thinking about money management. Thank you!

-I LEARNED ABOUT HANDLING MY FINANCES, THANK YOU

-a good course, very helpful

-Wow I just finished listening to what felt like my entire life story to like the littlest details of my life. Thanks a million for the stuff I have learned.

-Very informative. I have very useful tools now to set goals and a budget to get myself back on track financially.

-I came to be where I am from loss of employment. I used all the money I had saved to keep creditors paid on time. It ran out, and things got worse. It is not so easy to get a job at nearly 60 years old that would pay my household monthly bills, an auto, etc. I worked hard for what little I had. I should have made a smarter decision in 2000. I have always done without and been money conscious. This is, however, very helpful information. I am so sorry this has happened. Thanks.

-I very much enjoyed learning through this course. The information was simple and very informative. I am taking a lot away from this experience and I plan on using practically everything I learned, which I know will benefit me and my family a great deal. Thank you and keep up the good work!

-I've learned from this course...

-Thank You For The Help!

-This was a clear and very helpful program. While some things seemed to be common knowledge to myself, most of it was very helpful in learning what I need to do in the future to avoid any mistakes I made in my past.

-I very much appreciate the course. I have known much about the careful use about money and wisely used my credit after having filed Chapter 7 in 1986. Unfortunately, due to my wife's untreated mental health issues that she was not willing to face, she created a situation that made it impossible to hold onto my successful career as the top sales producer with a Fortune 50 company six figure income. Her divorce decision had all the intention of being a vindictive punishing divorce. The divorce attorney's don't frankly give a damn, and the process went on for nearly two years before it was final. The financial abuse caused by her and her attorney was unnecessary. The only ones that gained were the attorney's. The judicial system permits this destruction which needs to be reformed. My financial ruin, personal bankruptcy, and the foreclosure of our home was the direct resort of "Dirty Divorce Techniques" which there are volumes of books and Internet sites available. The attorneys know these tricks and will create all the destructive activity in order to milk couples and their families of their life savings. My former wife is now facing the financial consequences of her actions as she never gave it any thought of the big picture in how it will be affecting her financially and little thought how our two beautiful elementary school aged children have been affected. I will recover and I am grateful to this course however, I feel it should be mandated by law that any divorcing couple has to take a course such as this before moving forward and that there should be limitations, i.e., tort law of where they are limited to only 20% of a couples total assets. They are criminals and cost this country billions upon billions of dollars each year which certainly is money needed for recovery in today's economy. Thank you.

-I THINK THAT IT WAS VERY HELPFUL, IV'E LEARNED ALOT!!!!

-I would really like to see this taught in high school. It would be a HUGE benefit to young adults and teenagers getting out on their own and getting started.

-I think any one that gets credit any where should have to take this program before they get their credit approved. It would be helpful in obtaining and keeping good credit.

-Good course.

-The course makes it seem easier. I am hoping to utilize what I learned and make a difference in my financial life

-Very helpful...thanks

-I most definitely learned about setting goals and the proper way to handle money so as to make me aware of every dollar I spend. This will be helpful to me in my daily life.

-The most pain free portion of what I am going through....THANK YOU

-I thought this course was very helpful to me. My mistake was in trusting other people. Thanks for the course.

- Excellent course. How would I recommend this course to someone else?

-thank you, content great

-The course was lovely. I found this course very helpful and will use a lot of the information and sheets provided.

-I found this course to be helpful; it provides some simple and practical tools that can be applied immediately to manage finances more efficiently.

-Very good and enlightening course - I have made many of the mistakes listed here in these lessons.

-This was a very interesting course and will use info in future to get out of this mess I got in!!!! Thank you for helping me

-This program was very useful and helpful. The ability to complete the course online was very convenient with a little one at home.

-Even though my situation was a result of a bad relationship and a serious medical condition....I found much of the text very informative and useful.

-Thank you very much for being so helpful in all of this. It was very difficult for me to do what I had to do; however, life sometimes is not fair. Thanks again.

-great course!!

-Thank you!

-Thank you

-Excellent, thank you.

-very good course, learned a lot

-this is a very useful tool to help one understand where I went wrong and what I need to do to improve things.

-Situations set as examples were very realistic.

-Thank you

-very informative

-Thanks

-It would be my guess that the majority of the people taking the course are required to do so as a result of filing bankruptcy. I think that it would be helpful to go into a little more detail in regards to what to expect from a chapter 13 vs. 7 filing. There should also be additional information on what to expect after bankruptcy discharge and how to live with it. I do like that you have added the re-establishing credit chapter although I think

it should be one of the required readings.

-I was a little intimidated when I heard I was going to have to take this course, but now I'm so glad I did. Thanks for the info. The setting goals section sure was an eye opener and I will be using that info for sure. Thanks again.

-I really enjoyed the course!

-Thank you so much for all the information given at this course. I'll use them to help me to build a better financial situation in the future. I believe it should be included in early school years; it would save a lot of people from so much trouble.

-I m in mid 50's, I need retraining as my type of work is causing health problems. How and where is there retraining, Having to file bankruptcy and house foreclosure I have no funds for schooling and am having a very hard time finding work. Thank you

-course was very informative

-I Am very Happy with this course. was amazing

-This was an excellent exercise to top-off a challenging time in my life.

-This was an excellent class and I enjoyed taking it. It has made me think more about how to handle my money and given me the tools to do it correctly. thanks

-Thank You For this helpful course. It brings awareness

-I THOUGHT THIS COURSE WAS VERY GOOD AND VERY HELPFULL. MY WIFE AND I WILL START A BUDGET AND STICK TO IT. ARE THIS COURSES I HAVE CHECKED ABOVE HAVE A COST TO THEM OR ARE THEY FREE?

-this course opens my eyes very good.

-There are many goods thoughts in here. Something like this should be a core requirement in college. I wish I had a course like this then

-This is very important for us to prevent financial failures in the future. Thanks very much

-Thank you so very much for the course. I never thought about many of the issues raised in the chapters, and probably had I done so, they perhaps would have helped me not fall into the abyss.

-The course was very useful.

-This was a very insightful course and glad I took it.

-You guys are excellent

-This course was very helpful Thank you

-excellent course, I learned very valuable lessons and tips for the future.

