

MMI Quotes 2-15-10 to 3-14-10

-I found this course very interesting and already started my "goal card." I hope to make some positive changes in my spending and rebuilding my credit.

-I thought this course was easy to read, and informative to anyone interested in learning how to have a financial strategy for budgeting, and attaining financial goals. I think this course is crucial for those going through bankruptcy. Thanks

-The course was highly informative. I feel that had such courses been offered to me early on in life, perhaps I wouldn't be in the financial crisis I am in now. I sincerely commend you all for providing a very thorough learning experience.

-this was an excellent and interesting course. I used to do all of the things mentioned in this course but life situations caused me to lose my way. This course reminded me how to be financially successful again. The most important item discussed was the budgeting process. I used to do this and know that budgeting works. I will do so again. Thank you.

-This was a very educational course and I truly learned a lot about a better way to budget my money, along with other things I was unaware of about different laws that were passed and credit card information. I know now how to make better choices about my money and credit in the future. Thank You

-This course is amazing, it has taught a lot, and I learned a lot by taking this course, I know now how to budget money and I hope it's going to transform my future. Thanks.

-I thought this course was very well done and I was surprised at how much information was new to me. Thank you for offering this online. I think every senior in High School should be required to take this class before they graduate and live on their own and can obtain credit. Thanks again!

-I would like to thank you for this information as I will be using all I have learned. I will be visiting this site to get my budget started and to help me rebuild my credit. This is the beginning.

-This course was extremely helpful. The text was presented in a clear and easy way to understand especially in the areas of insurance, contracts and budgeting. I would recommend the course to everyone BEFORE they have financial obstacles.

-I am very excited to sit down and take the time to make a budget and also list goals in my future. I believe it is imperative to my financial freedom. I also believe that writing down every penny I spend on a

daily basis for a month will be a helpful tool to making an accurate budget.

-I spent a lot of extra time taking this course, as I found it very informative and wanted to really absorb all of the great subject matter. I learned a great deal and will definitely put the lessons learned to good use.

-I loved the course. I had not thought about the personal goals for a budget. I also realized why the savings...Paying yourself first was important. I will review this and keep it in my safe place. I did not think I ever wanted credit again. That still is something I will need to think about. It's scary, and I do not ever want to be in a situation like what got me here, my abuse and someone that insisted I do everything. This has been a great tool.

-This course has been so helpful to me. I always thought a "budget" was just your monthly bill expenses, and did not realize food, clothing, etc. needed to be on the budget as well. I am going to recommend that my adult son and two adult grandsons take this course, also. How could I teach him what I did not know? It needs to be in high schools, too!

-The course was very thorough. I believe that this course should be taught in high school as a required class. Wish I'd had a lot of the information earlier on in life.

-I want to thank you for taking the time and effort to teach me how to better manage my money and be a good steward of the money the Good LORD allows me to have. I will take into consideration and implement all that I have learned, so that we will never have to go through this bankruptcy again. Thank You Much! I really learned a lot!

-I really enjoyed this course it really open my eyes to things I didn't know and now I have a better understanding of everything I just learned from this course and will use this to better educate my boys as they get ready to head out on their own. I want to say thank you for the info. I have learned here. It will help me and my wife as we move forward.

-I appreciate this course very much. This is a course that all high school students should take before graduating, it's so necessary for going out into the world. Maybe taught earlier 10th & 11th grades, some students don't graduate but at least they will be prepared.

-This was an amazing course that I wish I had taken years ago. All high-school seniors or at least young college students should be required to take it. Thank you. I am an old, very recent 09 college graduate.

-This is a great service and a great course. I now feel as though I have armed myself with information to make the necessary life changes so that I do not go down the same road in the future. Thank You.

-I really enjoyed this course! It's very well put together and easy to understand. This course is a great building block for anyone wanting to better themselves in the world of credit and purchasing!

-This is an excellent course. The material is presented in a very logical and organized fashion. I would recommend this course to anyone, regardless of whether they need financial counseling.

-Although I've filed bankruptcy due to a 3 year long chemical dependency nightmare, worked in a financial institution for six years+, am intelligent, well educated and have had parents who were AMAZINGLY wise with their money & budgeting, I found this course to be extremely beneficial! It reminded me of principles I had forgotten about & encouraged me tremendously!! Thank You!

-As most people possibly dread this process, I did find it very helpful. The importance of goal setting and budgeting is realistic. The provided templates were simple enough to incorporate into a routine without being too time consuming. THANK YOU.

-very informative, I feel the courses were very good. I enjoyed taking the test, especially since I scored higher than my husband.

-Good evening! The course was very informative and I learned quite a bit. We (my husband and I) have been living by a budget for quite some time and it does work. Your course gave me more insight into the budget process and locations for items to put in the budgeting fields. Thank you for having this class. It helps people tremendously if they follow it (maybe we should send this course to Congress.)

-I, as many, already understood the budgeting system, but feeling comfortable having several CC's to use if someone came or the unexpected happened (which always does) got carried away & failed to stick to my budget. Over time I began to owe out more than I should have, ending in Bankruptcy and a bad taste in my mouth as well as severe depression & bad credit after I had worked so hard to get it up. This is by far the best help we have received in the way of counseling though, taking me back to my roots (my young budget beginning days), Hopefully with some life learned experiences (my roots) are more deeply rooted now & less vulnerable to attack even from within myself, for as we all know our desires can make us our own worst enemies. Thx for the help.

-As a technical writer who has written a grant proposal for youth financial literacy, I found this to be a very well-written, clearly

presented financial literacy program. The staff who contacted me was personable and nonjudgmental. I especially appreciated the opportunity to complete this curriculum online. Thank you!

-Most people who file for bankruptcy do so for one of two reasons: either they, a spouse or a child have become very ill and the person left as the primary wage earner must either cut work hours to care for the ill person, or may be the ill person themselves. Or, quit their job altogether to care for the ill person, or may be the ill person themselves. No income leads to borrowing from credit cards as cash advances to pay the bills. Secondly, the wage earner, as in my case, was laid off from my job AND THEN lost my unemployment because I am an Independent Contractor with the Philadelphia Inquirer Newspaper (I deliver the newspaper in the early mornings as a part time job). This seems to be unacceptable to the State of Pennsylvania. Hence, my bankruptcy filing. I think it is really insulting and stupid to have to go through credit counseling when I was paying my bills, WHEN I HAD A JOB!!!! And would still be IF I HAD MY HARD EARNED, PAID FOR, UNEMPLOYMENT BENEFITS!!! We are not all spend-a-holics.

-I found this to be very interesting and the stories of individuals who had situations and problems were very helpful. Thank you very much.

-This course was very interesting; however, I feel that people should be informed about this site prior to filing bankruptcy and perhaps with a little effort they may be able to take control of their finances and not have to file bankruptcy. Taking it after filing bankruptcy is "too little, too late."

-Very helpful! Thank you for your service.

-Thank you for this program and nobody wants to go bankrupt but sometimes things happen. I thank you for helping me see how to make things get better

-very useful information I plan on implementing in my life. Thank you

-liked visuals coupled with audio

-I've read a lot of information that should help my husband and myself to better our finances and get a better understanding of saving and reach financial goals and prepare ourselves for retirement.

-I found this course easy to follow and relevant to my financial circumstances. Thank You.

-thank you

-Since abolishing PMI Insurance I felt the one question regarding that situation should be reviewed and updated

-This course was extremely helpful. I can't believe I learned so much. thank you so much for having me complete this course. It was really beneficial!

-Very helpful information...thank you!

-Thanks for this course. I really did learn a few things!

-I found this program very beneficial and believe it will help with my future finances. Thank you

-The information provided in this training was a real eye opening experience for me, thank you.

-Thank you

-Good Course. I learned some new things, I never thought about to try.

-good all around course

-this course would be better if you could listen as well as read along

-thank you for the information. It was informative

-THANK YOU

-Thank you! Most of this information I already was familiar with. However, because of my situation, I had lost sight of it. It was an excellent reminder for me

-Thank you, I learned a lot.

-I found this course extremely helpful!

-This course was helpful

-Learning more about how to budget.

-Thank you very much!!!!

-I found the information very helpful, thank you.

-The web site was sometimes difficult to get around in, moving between chapters after I had already taken all the quizzes...tricky.

-I THINK YOUR LESSON MATERIAL AND AUDIO PRESENTATION VERY GOOD

-I understand more about budgeting money than I ever have in my life . And I also learned a little about rebuilding credit and making a goal and keeping it.

-Thanks it was really nice and easy to just hop on a computer and take the course

-Thank You and GOD Bless.

-Overall, I thought the course was good. In my case I would like to have read a little more in-depth about rebuilding credit, and additional budgeting tips.

-good course

-Great Course!!!!

-very educational course.

-I thought this course was very informational and very helpful in my situation. Thanks you

-I think the course can really help anyone to get their finances back on track! I would recommend this course to everyone. Thank You

-good course. Thanks.

-Good course. Actually learned some things. Thank you.

-Thank you.

-thank you a lot

-I really hate that I had to file bankruptcy, but I have learned quite a bit with this class

-Great course! Very beneficial to me. Thanks!

-I really learned a lot from this program and I feel I will keep the information with me for a long time.

-I was really dreading taking this course. I thought it would be really dull and use terms that would be over my head. I learned a lot by taking this and I feel that it will be very useful in helping me get my financial goals on course and will certainly help me in the future. Thank you

-Thanks a great course, well worth the money!!!!

-I wish to thank you for this program I intend to use this in my future plans.

- I found the course very helpful and informative. I learned a lot.
- Good course and very relevant to my everyday life. Eye opener for me and how I had previously managed money.
- I think all high school students should be required to take this course before they graduate
- The course was very educational and I learned a lot. I do wish it had more information about bankruptcy and what will happen and where and how to start over. I will check out your other classes. Thank you.
- I really enjoyed the program.
- I appreciate and think its great this is offered online. Was easy to go back to chapters and review. I also like it's available to go back to anytime.
- This was a great course filled with information that I will use to continue on in my challenge to remain debt free.
- Thank you for the information you gave me, I will put it to good use.
- My wife and I have really enjoyed this course. It has been a great help to us, we wish to thank you
- I procrastinated on taking the course. I actually enjoyed learning how to better manage my money/budget/credit. The course would be ever so beneficial to school age students.
- Thank you very much. It will be very helpful.
- thank you for your help
- I completed the test in 97 minutes. I couldn't finish the test until I used up 120 minutes. I think if you finish the test you should be able to go on and finish it regardless if it was done in less than 120 minutes. I did well on the first half. Thank you
- Thank you!!!
- I really like all of the questions. I learned about everything
- Thank you so much for having these courses on line, it's so helpful and very informative. I know this will help me tremendously.
- thank you so much.
- very useful material

-I found the auditory tool especially helpful and more "learning friendly" than reading the material alone.

-Excellent Course that taught me a lot about how bad my previous money managing skills were

-very informative; I learned a lot!

-THANK YOU

-I really did learn a lot, thank you. I especially liked the section about keeping all important papers in folders, and locked up and out of sight.

-I needed some help. I got some. It did cost me \$100, LOL, but I appreciate it!

-Thank You

-This was an excellent course, I wish that I had taken it 30-40 years ago. Thank you for making it available to the public.

-good course

-I would recommend this to all of my friends

-I have some English problem. That's why I use lots of time. This program is very helpful for me but very hard for me. Thank you!

-I learned a lot-but also knew and already practiced a lot that was talked about-feel good about what I learned new

-it was long but helpful

-Helpful and interesting.

-I really enjoyed this class

-very good learning tools very helpful

-Thanks

-I have already started a few of these tips and have learned a few things from this course.

-this was long but I was amazed at how much I didn't know factually and why. Thanks for the course.

-Excellent learning opportunity! Thank you!

-informative and helpful

-Thank You for this course. It was very informative.

-THE COURSE WAS VERY HELPFUL

-Also think twice about using credit cards and think about taking out different loans.

-I really enjoyed the courses. I think this is something that the U.S. Army could use for Soldiers, who are in Hardships.

-I enjoyed being able to do this from my home at whatever time worked for me (i.e. for instance 9 p.m. at night). I learned a lot and I thank you.

-Very informative and everything was clear and useful!

-I learned a lot of interesting things. I like the course.

-Had this information been available to me during my working years, I feel it is unlikely that I would be in my current position of having to rely on only my Social Security to live as I would have taken advantage of the importance of saving for my "old age." The information provided in this program is very useful, however, at any age. Thank you.

-I ENJOYED THE COURSE

-I think since taking this course I will view my finances much differently.

-Some of these principles I knew but did not understand 'why'. It's helpful to know 'why'!

-I feel a couple of questions were not clear enough compared to the answers

-On the final test, I missed question #7--as I did on the initial chapter test. I am very certain that I did, indeed, chose the right answer in both cases. I think you need to check this problem because the computer is not scoring the test taker correctly. The question is asked in the negative-Which one of the following is NOT..... Perhaps, that is wherein the problem lies. I would appreciate hearing a response from you at my email address

-I learned a lot and I will not get in this mess again, there were a lot of things I did not know about ,and reading this helped me understand life bills more.

-Informative. Thank you.

-more information about bankruptcy and related issues.

-Thanks

-Thank you for all your help. I have learned a lot. Thank you again.

-the course was worthwhile and I will definitely use the information covered

-The course was great! The feeling of intimidation to possibly fail the course due to the weight of filing bankruptcy is over. I have my self-confidence back. Thank You!

-good course

-It was so nice to learn from you.

-I think it's a great course makes me remember the things that were instilled in me by my parents and possibly forgotten

-the information in this course was very interesting; many things I will use for my financial stability.

-Very good program

-I am 75. Once I realized I could use the recording it was much easier. He has a good voice I could understand thank you for having this on line. I felt I could take my time and was relaxed.

-course was informative

-Great Course. Fantastic.

-Very interesting! Thanks.

-I saw myself in a lot of the mistakes described. Wished I had this information before it came to filing for bankruptcy. I've avoided making a budget, but I am going to do that - especially using a savings account for unexpected expenses.

- THANK FOR HELPING ME SET MY GOALS.

-Thanks. This course was interesting, clear and easy to understand.

-EVERYTHING IN THIS COURSE FOR ME WAS EXTREMELY HELPFUL. I STILL NEED HELP WITH THE CHART INTRODUCED TO ME IN CHAPTER 2. DEBT TO INCOME AND JUST WHERE TO CUT THE ULTIMATE EXPENSE HOUSING.....

-The test was a good way to remind me of the truth behind money matters. I personally do not want to get another credit card again, but I

would like to open investments that will bring forth earnings in the future. This course was helpful in guiding me to the idea of investment.

-the course on line was great. Being a mom of 2 and working it was nice that you could log off and come back when I had more time. I got a lot out of the course, and it will help my family in the future.

-I didn't realize how important having a budget is. And how much it could help you in your everyday life.

-I thought the test covered everything that applied to me and I will use in the future. It was also nice to be able to go back and review; some of the questions were "worded" a little tricky.

-the course was very helpful. I learned some things that I did not know. The course was very easy to understand. Thank you

-Great course overall, thank you.

-Good course, covers a lot of ground, definitely helps change thinking about budgeting and your rights.

-the class had some great information

-I dreaded doing this test but am glad I did. I was already aware of a good majority of it, but needed a refresher (obviously). I feel as though I can now get my life back on track in a much more realistic and budgeted way. Thank you.

-This site was very informative & useful toward me applying these practices at home. Thank you!

-I enjoyed the lesson.

-This course should be taught in school, it was very helpful and I would recommend the course to anyone that is not saving any money. Thank You.

-excellent program, it helps me understand some common things I normally do not pay attention to...

-course was easy and convenient. Excel programing is not for everyone.

-Was REALLY helpful. Thank you.

-the 10% interest to be earned in the first chapters is outdated. Today and the foreseeable future low % interest rate will prevail. Otherwise the lectures were informative

-The type was a bit small so I used the Voice option but there were no visual aids that would have made a better learning experience.

-thanks for all your help!

-There are many useful ideas. It is a good course.

-This course was very helpful. There is a lot of need to know info....

-I believe the information to be helpful and the family will budget in the future.

-Great website, a very good learning experience. Thank you.

-Thank you for offering this course. I am going to start a budget at the beginning of March with the tools I just learned from this online course. Thank you...

-this was a great course. I'm glad I had to take it.

-This is an excellent course. It should be widely advertised and made available to everyone, regardless of where they are in their financial life.

-I can say that I have learned from this course. Thanks!!

-The information is VERY helpful and I will definitely refer to this as a guide.

-Thank you.

-For being an on line course, I was pleasantly surprised as to how informative the class was and helpful in identifying areas that I need to work on.

-Thx for the information, looking forward to checking out your building credit portion, Have a great day.

-I found this class very useful and interesting. I learned so much that I had no idea about. AWSOME

-I found this course to be very helpful.

-I wish I would have taken this course 10 years ago. I really don't think I would be in the situation I'm in now.

-Good course, Thanks

-thank you, it was helpful.

- I thought it was a wonderful course
- I have enjoyed this course very much. I even printed it off to share with my adult children and my not-so-adult grandchildren. Thank You
- Thank you, a very informative program
- I think that the log-on procedure should be easier.
- Excellent presentation of materials! Thank you so much.
- Very useful course...thank you.
- everything was clear and easy to understand.
- Course is well done.
- I actually did learn a lot from this course and it was not a waste of time.
- This course exceeded my expectations.
- Thank you for the opportunity to get this class, it is really very helpful, I feel more comfortable about my situation.
- Very helpful--thank you
- This course was very informative and I hope to use things I learned in the future. Thank you
- I learned something totally new to me today and I really enjoyed the program and I now know with a budget I can keep up with my bills and also keep my check book a whole lot better
- YOU ARE GREAT AND VERY HELPFUL.
- I enjoyed the course and I learned a lot
- I was a bit upset that this course is the same course offered at 2 different prices and procedures. The first I saw was for \$50 and needed me to send info. The course I took was \$25 and completed on line but both took me to same home page.
- This course was extremely helpful.
- THANK YOU
- This course was very helpful. Thank you so much
- I found the course interesting and yes, it was very helpful!

-Taking the course on-line was very helpful. I could do it on my time. I always chose a time when it was quiet in my house so that I could really absorb what was taught. Thank you for your help.

-Was very good information and being able to access is very good idea.

-This was truly helpful for me...thank you.

-Excellent information and realistically written. Thank you!

-This was very helpful to me. I will also use a budget to maintain a stress free life.

-I read fast, missed one, it was by mistake that I missed it

-THANK YOU FOR YOUR HELP. THIS IS VERY HELPFUL.WE ARE GOING TO USE THE BUDGET. THANK YOU ALL SO MUCH.

-I wish I would have taken this course a long time ago. I never really thought about a budget, now I will have one and I will carry my goal card as a reminder why I need to budget.

-It was extremely helpful

-thank you

-Very good information.

-Course was very helpful.

-I found these tools very informative!

-Great Course!

-I don't have any comments per say but my situation was my wife moving out and leaving me with a substantial amount of debt. We did not miss any payments nor were ever delinquent until she moved out. I took this course only to satisfy the bankruptcy guidelines. I did make a mental note to never make this mistake of letting anyone in the future use my credit cards ever again.

-Thank you! I really did learn some things I was unaware of and I feel empowered that I can pro-actively rebuild my credit after my bankruptcy.

-I liked the focus on goal setting, very motivational. Thank you!

-The online course was very helpful to me and I received a lot of good tips on how to start by setting goals and budgeting charts will certainly be my new start on better management.

-I hope to use tips I learned in this course.

-I am sorry if I have to match wrong answers because of my English reading is very bad

-Excellent course - excel worksheets (budget, goals, etc.) very helpful.

-This was actually a better program than I expected, especially the goals part. Would like a little more concrete advice in how to accomplish the goals, especially when you've been laid off for over six months, your income's been slashed, and your creditors are NOT willing to negotiate. Thanks! P.S. You do NOT need a lawyer to file bankruptcy. And that is \$\$\$ most bankrupt people do not have.

-have had my own business and lived on commissions since 1974 until some health problems and economic down turn in September of 2007. Continued selling even then but net profits diminished to less than 20% of my average earnings.

-Good course!!

-good course

-I wanted more info specific to recovering financially after a bankruptcy.

-I feel that I have learned a great deal from this Online Program. I wasn't certain that it would be so helpful.....I was wrong. I would definitely like to learn about rebuilding my credit and also how to go about purchasing another car when it is time.

-Thank you I greatly appreciate all your services and hope you can expedite my completion certificate due to Bankruptcy deadlines. Most Grateful.

-The course was very helpful and I have learned a few pointers. Thank You

-I thought this would be a waste of time. I was surprised I learned a lot. Thank you for all the info you put in your program.

-thanks for this course.

-I think this program doesn't belong here. These topics are what we should be teaching our children in schools so that we never get to this point. Yes, parents need to teach their kids, but what happens when the parents were never taught? We end up with a bankrupt nation ... this information is vital and you've done an excellent job setting it up. If only more people could see it.

-I did find this to be very informative and enlightening. I feel encouraged to rebuild and move on with our financial situation. I would definitely suggest this to anyone having a hard time financially or for educational purpose. Thank you.

-This course has many important subjects and would be good for everyone even if they are not in financial trouble.

-When we paid for this Course neither my husband nor I received our Log in information or pass word, and we both had to call to get this information. For the amount of money we paid for this course I had hoped for a more efficient and quick response in getting this information to us, so that we could finish the course. In the future you may want to improve upon this.

-Great course. It was helpful, and easy to understand. I would recommend it to anyone who needs help with their financial situation

-I learned a lot of great tools from this course!! Thank you!

-Thank you for this valuable assistance. I learned several things of which I was not aware.

-I think this is an excellent course and resource for people. Thank you.

-I noticed in a few chapters when listening to the audio there was a big portion that was not read.

-The multiple choice questions that included double negatives were confusing.

-Thanks for such an informative program.

-Thank you, this was a very insightful course and I will take a lot away from it and use it in my life.

-I HAVE LEARNED ALOT FROM THIS PROGRAM. THANK YOU

-Good online course!

-I have two young kids and I am 58 years old. I want to save money for them asap

-Many Thanks

-good program I learned a lot from it

-Thank you for the opportunity, I learned a lot

-Very helpful course

-I just like to say that this was very nice. I have no complaints.

-Great experience, thank you.

-great class

-I felt a little rushed knowing I only had 2 hours to finish so I was rushing, but I will print everything out so I can go over it all over again. The information was wonderful and very helpful, thank you for all your help and support.

-Thanks so very much this was ok. I am 65yrs old and I understand this course very well

-Thanks for your help!

-Thank you for the opportunity to take this course online, it has truly encouraged me to start a budget.

-I did learn some information that I can apply in real life. Thanks

-Thanks enjoyed the convenience of being able to take this class online.

-This was very interesting and helpful. Thank you

-THANKS FOR GREAT ONLINE PROGRAM!

-thank you

-I thoroughly enjoyed this Program and have learned many things that will make my life better and keep me from making the same mistakes again. Thank You

-While this was convenient online I think for myself I would have liked to be in a class room with a teacher. Thank You

-This was a wonderful course. I truly learned from it even at my age.

-Thank you for your time.

-The reasons for filing bankruptcy for me included divorce, bad business deal, medical expenses and unemployment. I tried for 5 years to clear my debts. I am now able to plan ahead, set goals, plan a budget and only purchase necessities that I can pay cash for!

-Thanks for online program

-Extremely educational, I will try all theories that apply to me, which is most of what you covered. Thanks

-great information!!

-Thank you.

-Very nice course to take and easy to understand

-I have learned and used most of the suggestions above and feel that I am working toward reclaiming my financial strength.

-from this course I learned allot, one thing is that I will set a goal in future

-Very good course that made me really think about how I spend money, I wish I would have found this course out BEFORE my situation resulted in bankruptcy. Thanks again for a great course, I learned a lot about how to be responsible.

- I HAVE USED THIS BEFORE WITH MY WIFES BK LAST YEAR. GREAT PROGRAM.THANK YOU SO MUCH FOR ALL THE HELP. I HAVE ALWAYS RECOMMENED YOU TO ALL MY FRIENDS!

- -I would like to know if doing a Modification on our Mortgage is legal after filing bankruptcy.

-Your question on who should have a budget is misleading as a budget should be for monthly expenses, goals, saving, income Not just for people with finical troubles

-This is a good program

-This was a good learning experience. Thank You

-I enjoyed this course. It enlightened me to a few things I didn't know. Thanks for the info

-Tools and information are very helpful, I learned so much from this and it will take me to a new and wonderful beginning.

-It was OK! It would be a lot better if I could follow the instructor, on his charts, during the audio presentation.

-I already took this course and through no fault of my own had to pay another \$40.00 to retake. Court said my post counseling was "stale". How is this helping me to stay out of debt??? Someone should take a closer look into these technicalities that make people like me have to pay extra fees for foolishness.

-Great course especially the goal setting section. I think this will help me stick to my budget

-Easy to use, understand and follow. Good job!

-Very helpful

-Thank you

-When starting this program, there is some confusion as to where to go next. Once the student log-in is completed though, it's a breeze. I do think it's a form of discrimination to insist on online for this section. I can't afford a computer and the library system is always crashing. No one offered me a phone or in-person option barely got this done in time. But now it's done, it was very good.

-I believe this course will definitely help me in the future to budget, to save and get control of my spending.

-I REALLY ENJOYED THE COURSE :) THANKS...

-The test was a joy to take and complete. It certainly has made me aware of the basic that was missing from my life, and that being "A BUDGET" I now have to pay cash for all I buy and will definitely use the forms needed to make and complete a budget. I really did not like the fact of filing bankruptcy, but for the past 20 years, all I have been doing is spinning wheels. I thought because I had credit, I had the world, but as it turned out the world had me. Thank you so much for enlightening my habits.

-I really enjoyed the course it will make me handle my bills much better

-Very good program.

-Great program!

-This was a Great course, valuable information which will help and guide me in a more positive direction and help prevent making the same mistake twice. Thank you

-good course ... very helpful

-thank you so much. It helped me a lot

-I THOUGHT THE COURSE WAS VERY EDUCATIONAL AND I'M GLAD I TOOK IT, HOPE FULLY IT WILL HELP ME IN THE FUTURE.

-This course has showed me ways of planning for the future of saving goals and there really not out of reach as I thought. My pass will have a ball and chain on me for a little while, but as the course showed me, start out little and it will grow as long as I stick to a budget and goals, and be flexible in this all, as anything can change in a second.

-Excellent

-it would be very helpful to listen to the audio and view reading material at the same time.

-My husband and I were required to take this online class after we filed bankruptcy. The course was helpful and, most of all, hopeful for the future. We will not, God willing, ever make the same mistakes. Thanks.

-This review was very helpful

-This was very helpful and informative Thank you

-Thank you.

-I learned information that I was not aware of.

-Thank you

-this course was very helpful to me. The "goal card" and the "budget" spreadsheets are what I'll be using from here on out. I'm also starting a log of my daily expenses to see where my spending leaks occur in order for me to fix it. Thank you!

-Wonderful course, it is what my husband and I truly needed.

-I feel as if this lesson has already taught me to be more responsible about my finances and I look forward to adapting these ideas in the years to come.

- Thank you. This class was very good for me.

-Thank you for a concise and informative lesson. It was time well spent!

-I wish I would have known a lot of this information before. I know it was out there but when you're young and don't feel it will ever happen to you. You don't think about this stuff. But I have learned a lot and I pray my future will be much better. I will be setting my goals and I PROMISE to do my best to stick to it. Thanks for a wonderful ONLINE program.

-I felt that all of the information in this course will be helpful in trying to go past and recover from our bankruptcy.

-THE COURSE WAS EASY TO STUDY

-very interesting course

-I believe that the course should have more information on how to live on lower income due to the economy in today's society. Not everyone has financial difficulties for mis-management of budgets.

-This course was very helpful.

-I took this course online. I found that using the audio was very helpful to learn the subject. Also, I learned quite a lot of information from this course.

-everything was clear and easy to understand

-VERY INFORMATIVE

-I enjoyed the class

-Time consuming but very good information

-Thank you.

-The whole course gave me a much better insight of how to finally manage better the financial aspect of my life. This is a new beginning and I do hope to learn more about the topics I have chosen and checked for the continuing education. Please send me reading materials for the topics.

-I thought the program was very well presented, but when we first signed on it wasn't clear about signing in as a student or a couple, so we spent 4 hours taking it twice.

-We haven't used credit cards for six months now and it hasn't been as hard as we thought it would be. We have made some changes and although things were difficult at times, it wasn't impossible. Our stress levels will hopefully be lower from today forward. The information supplied here was very helpful

-Course content was easy to understand, and relevant to my life.

-has been a great help

-Thank you

-This was a very interesting course and helped me a lot in determining my future. Thank you very much!

-This is one outstanding course. Thank You.

-This course was a huge help for me to get my finances in order and my life on track!

-I did learn from this. I do have intentions to continue using this site. This site is very informative and I am going to encourage my children to use this site, maybe it can prevent them not to make the mistakes that I have made. Thank you

-it was good for me

-This course was very interesting and I know it will help me in the future.

-THIS WAS VERY INFORMATIVE.

-I have learned quite a bit and will do the budget and programs. Thank you very much.

-I HOPE I AM DONE NOW

-The course was very easy to follow. Thank you.

-The course has some real facts; I will start to use all of them

-very good course. I was surprised on much I learned.

-Thank you for this course and how very easy to understand it was for me, since some of them I have not even heard of. I learned a lot.

-I will be back in touch once the dust settles. Thank you for this helpful course

-I learned lots of stuff. It was very helpful.

-All the audio didn't work, but the class was great. Thank you.

-Content flow was easy to understand. I like the pre and post test.

-I am glad this class is part of the Bankruptcy. It will help me out.

-Course was very helpful. Thank you.

-Thank You for your services.

-Thank you so much. I never realized that financial responsibility was so easy. This course was very helpful.

-Great course!

-Thank You so much for this opportunity to change my future financial situation.

-Thank You for your time and patients. I have learned a great deal with this course. Only wish I had done it sooner.

-Some of the material was somewhat simplistic and misleading. In particular, the example showing that by starting with a penny and doubling it every day for thirty days you could have over \$500,000. This

does NOT show that saving small amounts leads to larger savings. Yes, you start with pennies, but within a few days the daily amount saved is in the hundreds and thousands -- not a "small" amount for anybody. Nor does it demonstrate that interest on investments adds up. There is NO investment that returns 100% per day. You need a better example here - one more rooted in the real world! How about one showing a savings of \$100 per month for a year, with a typical interest rate of less than one percent? Not as impressive perhaps, but more relevant to our actual experience.

-Thank you, this was helpful.

-I will encourage my teenage daughter to learn to make her own budget from now on.

-Very instrumental towards future management of my life, and money. Liked being able to do at own leisure online.

-I think the course was great but one thing a lot of people tend to overlook is the fact that I may be broke and unable to budget because I don't have or make enough money to support a family of four by myself. I don't overspend on anything. I been wearing the same clothes and tennis shoes for five years and if that is over spending well beat me silly!

-I have learned so much. I got myself into a mess and now I am going to use what I have learned here to start over.

-I wish I had this course information years ago.

-I had several questions that I had answered correctly but for some reason my answer did not register. I think that there should be some sort of stop in the system that tells you if a question is left unanswered, rather than counting it wrong.

-I learned a lot and Thank You for this service.

-I found this program beneficial to what I have been going through and something to re-read and keep on file.

- This class was very helpful. I was well informed about keeping my finances under control and setting my goals to establish a useful budget.

-I think I will be able to use a lot of the information in this class.

-Thank you

-I HAVE LEARN ALOT I MADE MISTAKES ITS WHAT I DO WITH THE KNOWLEDGE THAT IS GOING TO MAKE ME A BETTER PERSON AND I WANT TO THANK YOU FOR ALL YOUR SUPPORT

-Thank You.

-My husband and I both needed this. Even though we are "seniors" it is not too late to start anew.

-This courses was very helpful and full of useful information

-Good program. Thank you.

-This course was very helpful, it had tips that they should teach in school. In my opinion, everyone should have to take this course, it is a valuable tool.

-Helps a lot and broadens my knowledge about bankruptcy.

-very good Information

-Very informative, I feel hopeful I can rebuild my credit

-I tried to listen to the audio but it stopped playing after the second chapter. I was not able to save the excel files to my computer as they froze up as I tried to do so.

-thank you

-I have to admit that I have found the budgeting chapter more helpful and positive than I expected. I appreciate also the "story" examples given to apply real-life situations.

-I really enjoyed taking this course and although I knew some of the information, I was enlightened with much more information that I didn't know. Thank you

-I wish the audio would have worked all through the course; it's hard to read the small text on the page

-Good Job Guys

-Thank you for this service, it was very helpful.

-I learned some valuable tools

-Audio was the best option

-Thanks for all your help.

-the budget information was very helpful

-The course gave me insight to myself and how to better manage my finances. Thank you for the information to rebuild my credit.

-Great information! Thank you

-Thank You very much

-ALL THE TOOLS IN THIS PROGRAM WAS HELPFUL...AND THEY MAKE YOU THINK...I KNOW HOW TO CRATE A BUDGET AND TRY TO STICK TO IT...

-thank you for the information provided

-Thanks for allowing this course to be done online. It is more easily accessed than driving a long ways to do it in person.

-this course helped me a lot and there were valuable information's that I never knew existed. (e.g. mortgage insurance. I didn't know I can cancel it to decrease my mortgage payment. At present only have approx. \$5,000 in mortgage. this course is excellent. thank you!

-I enjoyed taking this course and it was very informative and had several things I feel will be useful for me and my spouse moving forward financially. Thanks....

-The course has been very helpful in understanding things that I have not realized and understood before my bankruptcy. An eye-opener!

-The training was interesting and informative. However, most of the information cannot be applied in my situation as I do not make enough money to cover basic living expense: food, shelter, and clothing. I need to find a way to increase my income. This will be very difficult due to medical and mental health issues.

-The information I learned during this session will help me better myself financially in the future. I obtained a lot of knowledge about credit and budgeting. Thank you.

-thank you this helped me understand how to budget our money a lot better than we did.

-I learned a great deal. And will put it to good use now, as I move forward in the future.

-this site was a great help, and I would like to use it, as a reminder to get back on tract. Thank you.

-I think there were too many extra examples thrown in. When you are reading all this information and trying to absorb it, hearing all the examples about flow, and other people can become overwhelming. It would've been a bit easier if just the facts were given. There was good information. This should be given out to people when they graduate high school. It would have been nice to learn this information before I learned the hard way.

-This was a great course to learn. It pointed out several areas that I needed much improvement in and will help me in the future to manage my money and assets. Better I hope.

-I HAVE LEARNED SO MUCH FROM THIS PROGRAM AND THE ONLINE COURSE IS GREAT. I WOULD RECOMMEND. THANK YOU FOR THIS PROGRAM AND THE NEW KNOWLEDGE I RECEIVED FROM IT.

-thank you, material was informative and applies to my life

-Very insightful program that was easy to understand. Lots of good information.

-This course was actually very helpful. I knew it was important to have a budget, but now I better understand how important it is to have specific short-term and long-term goals.

-Thanks very informative!

-This is a very good course. I had trouble enrolling in it, and called the 800 number several times. Every time, my call was answered promptly, and the person on the phone was courteous and patient. At this very difficult time, of feeling helpless and like a failure, this attitude was greatly appreciated.

-This course was very good!! I was surprised that it applied a lot to me!! It opened my eyes and saw the error of my ways!!

-Thank you, very helpful information.

-Good education will use what I have learned!

-On my computer I could not access Excel to fill in the forms. I called and was told that it was okay not to do them. Maybe someone can figure out how to make the forms useable.

-Great course. Easy to use online, I learned a lot, the information and tests were presented very well. Thanks

-easy to understand

-you guys are gggggggrrrrrrreeeeeattttt sincerely

-the course was very good for me to learn.

-Great course

-Very helpful

-it took me a long time to get through but it was very interesting

- I'm very pleased with the course and hope my life will be better

-Great Course - Very helpful

-Very eye opening. Everyone should take this course.

-I have just moved into a new home and am trying to get things straightened out here, but as soon as I do I would welcome help with a budget for our household when we do not know what we are earning each month. We work on a commission basis and have a very hard time with saving money and having a consistent income. The great information and quality help I have received from your organization thus far leads me to believe I could get the help I need from you.

-I like doing this course in the privacy of my home. It was easier for me to concentrate on the course. I also learned some things that I did not realize about scams and credit cards. Thank you very much.

-Just wanted to thank you.

-I found this course to be very helpful and I had fun doing it.

-I liked having the audio link giving me the option to listen to it, instead of reading the content. Thank you.

-Awesome topics

-Very Awesome Lessons.

-Although my BK is because of a failed business that I did not run, this course was well designed, helps to reorganize your thoughts on money, contracts, banks, etc. I currently run a successful business that I have had to more than 30 years and think this course will help many people. Thank you for taking the time to make such an excellent education program online.

-it was lengthy....but very well done. I was impressed with all the research you guys did to write up this thing. Good job.

-I learned some things about budgeting that I did not know before. Very Helpful! Thank you

-Put budgeting in a little better perspective for me and taught me a little better spending habits for my family.

-Thank You for the course!

-great course

-thanks!!!

-I am very thankful for this course and want to extend my appreciation for it. I was unable to print this because my printer is broken, if there would be any way I could receive a copy thru email, I would appreciate it. Thank you

-This course is helpful in reminding me of the basics needed to handle my personal finances. Thank you for making it available on line.

-Great Course! Very helpful

-Thank you so much!!!!

-I have learned a costly experience in my life and I hope this will NEVER happen again. I also learn that there is info out there, you just have look for it. Plus don't bite off more than you can chew. I thank you for this program it really open my eyes and taught me thing I did not know. I have learned only you yourself can look out for your interest. Thank you again for your help.

-I did enjoy the test questions and info. I personally pride myself in always balancing my check book. But even though I have destroyed the credit cards and tried to initially talk to them, I was getting nowhere. And the interest rates and fees are out of control.

-The no and no opinion responses to your survey have nothing to do with this course in particular, it's just I have already been through most of the steps you laid out having been this fight for at least ten years. I did print the chapters on budget and the debt form and will put them to use. I could not print any of the tables that required Excel because I don't have that program. Thank You

-Program was simple, informative and extremely helpful.

-I think you should mention more about how to find a reputable Debt Advisor or reputable Debt Management Company. I found one originally by calling and asking a credit card company, and later wondered if that was wise.

-This course was very informative and I intend to use the information presented to begin using a budget, setting goals, re-establishing my credit, and planning for my retirement.

-Took course on-line and felt it was very informative and helpful. Allot of interesting and important things were explained in black and white as I have never seen before. Thank you all very much, I would recommend this to anyone that is in need of getting a better understanding of their financing and how it all works.

-thank you lots

-I understood the course but not sure how it will help me at my income and age. The only solution I see is getting a part time job.

-thank you...

-I learn a lot

-very enlighting course, learned a lot about what not to do.

-Your program was very helpful. I'm looking forward to continuing educating myself with your tools. Thanks

-It was interesting and relevant.

-learned something

-I really found the information useful and I will definitely use it.

-Thank you

-I learned a lot!

-I really enjoyed this course! It was very educational and I learned a lot! I feel like I have a good financial future thanks in part to this course!

-Extremely interesting and helpful. Learned something new in every lesson.

-very good course

-great course

-INFORMATIVE AND WELL-WRITTEN

-Very good course! I have learned a lot from this. Thank you so much!

-The information provided really opened my eyes to better ways to make my future less stressed and possibly get ahead. Thank you

-I learned a lot in the course. I do, however, feel that the time frame is somewhat long. Some people can read faster than others. I was done with the course in less than the time allowed. Thank you for offering the course.

-the course was very informational

-was unable to print the last two chapters due to some encrypting message, but other than that it was good.

-It has been a long time since I have felt like I understand how money and credit work. I took the hide less seek way out. I feel better about things now

-thanks for the help will use this site to refresh regularly

-This was very informative. Well done.

-I learned a lot. Thanks.

-Thanks great course very useful information.

-This online course was very helpful to me. I appreciate everything that I just learned... Thank you very much

-Thank you very much. This course was time well spent.

-thanks very helpful

-Was educational and no troubles understanding

-I wish I took this course 20 years ago, thank you

-A worthwhile course

-Thank You for the education. I definitely learned how to budget my money and I will make major changes to get my finances on track.

-I wish I had taken this 10 years ago.

-VERY WELL ORGANIZED.

-This is the best course I have ever had. I wish they had given this to me in high school! I am recently divorced and a single mom of 3 without any assistant. Thanks

- I thought the course was laid out well, the reviews were pointed and the questions were relevant. This is the type of program that would be wonderful for every high school student before they graduate. My only negative comment is that it would have been great to be able to enlarge the print on the screen.

-I had to complete this course as a requirement for completing my bankruptcy discharge, my large debts were a result of my home being destroyed by fire, up to that time my credit was perfect and my bills were paid, unfortunately the insurance companies which in my opinion are nothing more than a scam, took care of everyone but me, leaving me homeless and still over \$20,000.00 in debt for a destroyed home. I found this course to be both demoralizing and serve no other purpose but to anger me even more for the way the insurance company has

dealt with me and my children, these banks that get there billions in tax payer bailouts and screw us all in the process are the ones who should be going to jail for what they have done to this countryman monitor my credit through a monthly credit reporting and monitoring service every month and the fact that I get penalized for managing my debts and not having credit cards is just a slap in the face to everything I believe in, I do not believe that in any way that if I don't want credit cards and I want to live debt free I should not be penalized for it.

-I believe by using the short, mid & long term goal formulas are just the right tools for me. This course was very helpful in recognizing how easy it is to ruin your credit by having TOO many credit cards and spending on impulse and not budgeting for things I really need and want.

-thanks for your help

-THIS WAS VERY INFORMATIVE. I LEARNED ALOT. GREAT WORK

-Thanks

-I appreciate that this form of education is available and feel I have new ideas and tools to work with. Thank you.

-Thank You, I feel that I have learned a lot from this course!!!

-I am just praying this was the course I needed to take as I was told to take the Pre-Discharge Education but I never found anything that had this heading. PLEASE let me know that I took the correct course and when I might expect my certificate to give to my Attorney and the bankruptcy trustee.

-I have goals and plan on working on a budget!! Thanks...

-Great Course

-I appreciate the course.

-thank you. My husband and I found this course very useful, and will return to this website to further our financial situation.

-was a good course not too long and very informative.

-I THINK THIS IS A VERY GOOD PROGRAM AND WOULD TELL ANYBODY THAT IS GOING THROUGH THIS ITS A GOOD LEARNING THING

-It would have been very helpful to me if I had been advised ahead of time about the length of the post-test.

-Thank you, the course was very helpful.

-Thanks!!!!!!!!!!!!!!

-great online course!

-I really want to thank this company for the quick response to my needs for credit counseling in the face of a bankruptcy that may or may not go through.

-Can't wait to start my budget!! Great class. Thank you!!

-Very useful... Thank you!

-I enjoyed it and it really helped put what I've been learning in proper perspective and give me some Ideas that will help the budget work better for me.

-Good Setup for an online course

-Good course! Reinforced many things I had learned or heard. Thank you

-thank you

-I found this course very helpful...thank you

-thanks

-I feel that I have learned how to prepare a budget and do my best to stick to it. I would like to reestablish my credit.

-I learned so much about budgeting from this course. I now track every penny I spend!

-I WAS VERY IMPRESSED WITH THIS PROGRAM. THERE WAS ALOT OF THINGS THAT WILL HELP ME IN THE FUTURE, ALOT OF FOOD FOR THOUGHT. THANK-YOU

-I thought the course had many relevant points to my particular situation. I also liked some of the small bits of information presented that will help me in being successful with my budget.

-The course was far more helpful than expected. This should be required for every high school senior in the U.S. I was especially surprised by such insightful information on re-establishing credit.

-Helpful

-I want to be able to be even and not have to owe anyone I cannot have any debts as it bothers me to no end until I can be even and pay my bills. I don't like to be left hanging with debt I like to be caught up. This

course opened my eyes to how bad my ex-husband left me and how I will avoid a mess like this in the future. Thank you ever so much for letting me have this opportunity to take this course

-THANK YOU FOR HELPING ME TO WEND TROUGH THIS TROUBLE AND LEARN HELPFULL THINGS!!!

-Thanks for the class. It was smart to add the 120 min minimum. That encouraged me to really read through the info. Thanks again it was very helpful.

-course was very interesting. If it were not for my laptop, it would have been easier. Thanks.

-A lot of what was covered in this course is helpful,

-Thank You it was all very helpful

-thank you this was very helpful!

-excellent course

-Thank you. This has really been an eye-opening experience.

-Thank you

-this course helped me a lot thanks

-This was very helpful and full of information.

-This was very helpful, thank you!

-I am 65 and can't work so that closes a lot of doors and left with what retirement is but I thank you I am still going to enjoy my final years

-Thank you. This was very helpful. I'm on a very limited income, receiving only Social Security. Hopefully my future will get better.

-I actually was satisfied with taking this course. I'm actually disappointment I had to come to this, but I've learned from my mistakes and look forward to rebuilding my future. Thank you

-The course was informative and easy to understand.

-great course

-this course was very helpful and appreciated and needed

-Sometimes people get in over their heads, and need a fresh start. Thank you for your help, course was very helpful.

-I've learned a lot from this course. Very informative and all applicable to my situation. Thank you very much for this course you had required.

-I have received much information to help me plan a budget and live a better less stressful life. Thank you for being there for me when I needed help.

-Thank You

-Very interesting course. I believe this course will help my family. I am going to focus on what I learned from this program. Start setting goals for myself and my family to better ourselves.

-VERY clear and informative. Thank you.

-I learned a lot and appreciate this online class.

-informational!

-Thank you

-All in all, the online course was very practical and reaffirmed some things I already knew but wasn't doing, as well as informed me of things I wasn't aware of.

-This course was extremely helpful and informative. I'm looking forward to starting my "budget plan" and reaching ALL of my goals.

-Thank you for making this course available to me online. It was timesaving.

-This was very good for me

-I actually learned something!!! Course was easy to navigate, and even interesting. Needs more info on rebuilding your credit after bankruptcy.

-course was very informative and helpful

-The course was very beneficial. As I am already doing or have done most of these things, I did pick up a few things to check into.

-This was fantastic. Great course.

-course content was excellent

-just wanted to thank you for the help

-Excellent presentation, even a "old dog" such as I can still learn something

-I am retired now. I will budget the money that I have.

-This course was very helpful, and education I learned a lot that will help me get things in order and keep it that way.

-thank you

-This course has been helpful beyond my original expectations. I intend to use the goal and budget information consistently in an attempt to reestablish my credit. I realize that it is not going to be easy but this is a stat.

-I enjoyed the course. Thanks a lot

-This course makes me want to do the right thing. I know I am not the only one in this situation, but that does not prevent me from improving my situation and perhaps setting an example for others. It was a wonderful, educational course

-This was a fantastic course!

-Course was very helpful

-Very informative, thank you

-This course was very helpful!! I learned a lot from it.

-I really did enjoy the sessions. It really opened my eyes to ideas. Thanks for putting sure an audio together. Very handy to use

-I enjoyed the course and learned a lot that I can use.

-thank you for the important lessons and new education.

-This course was very helpful and I learned some things about saving money I did not already know. Thank-you

-excellent program

-Great course, I wish more information like this was available in school so kids can learn how important it is to save, save, save from early on!

-I found the course to be very helpful

-Definitely learned some helpful things about managing my finances and the options I have to build back my credit rating and prevent me from getting into financial trouble in the future

-This was very helpful and needed as I straighten out my financial and personal life.

-This is very helpful and will come back to refresh my memory from time to time.

-I thought this was a great program and wish that it was installed in a course in high school. This is something I will need the rest of my life! Thanks!

-This course was very easy to follow and informative. Thanks

-Thank you so much I learned a lot! If I had the information before, my disaster could have been prevented. What a horrible loss, I look for a brighter future and a new beginning. Thank you again!

-thanks so much I wish I know all of this then!

-Well made and useful, thanks

-Thank you for whoever designed this. This has opened up some insight for me that I never considered I'm glad I had to take the course

-I went into this program to complete my obligation for my financial situation thinking that my time was being wasted. Well that was not the case. The information I received has taught me that my life isn't over, but that a person just needs to arm themselves with the correct information. Thank You

-This course was very helpful in explaining how a budget can make a big defense in money management.

-I wish I would have had to course before I was married... I had my older daughter read the material with me so she can be aware of the does and don't.

-I really needed this. It has made me really want to start a budget and stick with it.

-It was an interesting course and I have gained a great deal of knowledge from it.

-It would be nice to have a link to the letters as you did for the budget forms etc. These were great and because they were already built I will utilize them!

-THIS WAS VERY EDUCATIONAL BUDGET, CREDIT, MONEY, SAVING, ETC. I WILL USE THIS INFORMATION IN MY EVERY DAY LIVELYHOOD.

-from the young lady I spoke to throughout the course you made this experience both smooth and educational... thank-you.

-Nice, well written course.

-Felt the course had a lot of good, useful information, but much of it applied more for individuals just starting out (insurance, contracts, etc) than for adults over 50 with vast experience in most of these areas.

-It was nice that you could skip back in to review to help further your learning.

-Found this course very informative

-I would like to compare how I answered the questions before the course to after I completed the course. Maybe a side by side comparison.

-Thank you

-I felt very bad because we had to file bankruptcy due to no job and being self employed for 17 years and owning a business in this economy. We did have a budget that we used for years and that did not matter when we had NO money coming in at all. I do appreciate the usefulness of a budget but with no money at all one cannot make it work. We could not even file for unemployment benefits due to being self employed these are issues that many people like us have had to face in these times. Thank you for the course information and I hope things will make a turn for the better.

-Course was good but could have been covered in lot less time

-I learn a lot from this course I wish I knew this before thank you

-Thank you for all this knowledge, it was very, very helpful!

-I found this very helpful.

-The information was presented very clearly and easy to understanding, yet was very thorough. I definitely got some ideas to improve our family budget.

-Good Online Class

-Course was great but the time spent taking it for husband and wife needs to be 2 hours total.

-This training is very good, however I think this is something that needs to be given to the elementary and high school students so they do not find themselves in this position.

-This course was very helpful and that I learned much with the information that was presented.

-I feel that you should use real world examples - You're using 10% interest in the problems. Where today can you get 10% interest?

-Thank You!

-Course was full of content and goals for becoming a better manager of money will be attainable by the use of this course.