

-I thought this would be very difficult and discouraging but instead it made me really think about my future, my goals and I feel smarter now! Thank you

-I thought this course would be boring and not useful to me. Boy was I wrong!!! This course should be required for every senior in High School before they enter the real world. Very helpful. Also people who are buying their first big purchase, (home, auto, etc) should be required to complete this course!!!!!!!!!! I am serious this should be taught to all our young citizens. I wish I would have had a mentor when I was young to help me understand the importance of a budget and saving for retirement when I was 20 years old instead of when I am 50 years old. I know now that it's still not too late! Sincerely

-THANK YOU FOR THE OPPORTUNITY TO LEARN ABOUT MYSELF, SPENDING WITHOUT A BUDGET, I CAN SEE THAT BUDGETING DOES WORK. MY WIFE ARE STARTING A BUDGET RIGHT NOW. AGAIN, THANK YOU.

-I am glad that there is a program to help me with my budget. I have taken away from this program a lot of knowledge about how to budget and learn to save for hard times. Thanks so much for the help.

-This course is OUTSTANDING! I took the course as a post-filing bankruptcy requirement, and at first considered the course to be a minor inconvenience. After taking and completing the course, I feel entirely different about this requirement. I thoroughly believe this course to be an absolutely necessary step to financial recovery. Thank you for providing such a valuable service

-This course was very informative and has given me a new outlook on my future finances. Being able to take the course in my own home, at my own pace, took the stress/anxiety out of being in an unfamiliar environment with any kind of time restraints. I have advised my daughters that if they should be having troubles to contact you because of my satisfaction with the staff and the help available. Thank you very much.

-This was a very good and eye opening course. The material that was provided was very true with the situation that we are going through. Goals will be established and budgets will be set up to identify spending and savings. With proper supervision these goals will be met.

-audio was the best to do this program. I learned a lot. I wished that I knew about this program before I got myself into the mess that I am in. The information that you gave me will help me to never never get me in the mess again. Thanks for helping me. You really open my eyes to take control of my life.

-I am older and I really didn't think you could tell me anything I didn't already know. I have to say I was pleasantly surprise with the amount of helpful information I received.

-I needed to take this course as a post-file requirement for Chapter 13; and I am so glad I did! Wow! I have learned so much! Of course, we take economics in high school,

but getting out in the real world and going through life causes you to forget much of what you learned during that time (and you're way too young then to appreciate it). I truly feel this course will go a long way in helping me to get back on track and stay within a budget - never to let myself get back into the fear and worry that plagued me before! Honestly, this course should be a requirement for every adult person in America to take, say every 5 years or so, just to stay on target and refreshed. It should also be a graduation requirement from both high school and college! Thank you SO MUCH for this course!

-A very well thought out in depth study that brings finances to the forefront. Thank you for the education.

-This was very easy to understand and I appreciate the phone help when I needed it. Thank You so much and God Bless you all for your help!

-The audio was extremely helpful. It kept my mind focused on the text as I read it. That has become increasingly hard to do! The details were very simple and easy to follow. The personal examples made the text very clear.

-To whom it may concern, I have to say that I learned a substantial amount of different ways to rebuild my credit. It is a priority now to make a budget and set goals in order to rebuild my good credit I once had. Thank you for allowing me this opportunity to take this course.

-This was a good course. I have identified my problem areas and will make the necessary corrections in the future.

-I was awed by this course. I wish I knew everything in this course when I was much younger! I have learned a great deal and I will continue to use this knowledge in my everyday living. Thank you for giving me the hope that I can someday have financial stability in my life once again.

-I am one of those people who never thought I would end up in bankruptcy -- but here I am -- dealing with it and moving on -- I am grateful for everyone who has come into my life to help me through this -- good information that I will definitely pass on to my grandchildren -- my situation was being approved for a home purchase which I was not (in reality) qualified for -- a medical situation which resulted in being out of work -- and therefore credit cards were to there to save the day --thanks for your program -- have learned so very much (not too late to start again at 66)

-I learned quite a lot about myself and the things that I have been doing wrong in my life. This course was very educational and I have printed every page from the eight chapters so I can go back and refer to them in the future. Thanks to all who was involved in making up this course.

-Thank You for giving me the opportunity to take the classes on line, and the extra look at making a budget. I plan to look more into saving money and spending it WISE. Thank you.

-I've already incorporated the techniques of money management into my life. Save all receipts, file cabinets, compose budget everything coming and going. Strict

management especially in the times we are in. The book Money in Motion was very informative. I think I'll have my son who's 15 and my daughter who's 13 sit down and read this book. I will save the book and refer to it when necessary. Thanks.

-This was a very thorough two hour learning module. It was great having the option of reading or listening to a narrator. I plan to use the tips and information to budget more accurately, set realistic goals, and rebuild my credit. Thank you for this opportunity.

-I really enjoyed taking this education class online at my own pace. I was able to print all the chapters which I will keep for future reference and it was very helpful to me and most of this I already knew but unfortunately did not follow and that's why I'm in the mess I'm in. Hard lesson to learn but I am following a budget now and sticking with it, having it hanging on my refrigerator so I can look at it everyday and also have a smaller copy of it in my wallet to keep when I'm not at home. This was really a great course. Glad I had to take it, it really taught me alot and to think before I spend unnecessarily. Thank you.

-I enjoyed this class. I learned a lot about money and credit, things I never knew before. In my family growing up we never talked about money and credit. I want to thank you for giving me this great information and I will use it in the future to assure my financial future is manageable. Thank you

-Thank goodness I can read and absorb still pretty quick even with my illnesses, I was excited to see each score after the quiz's and final test I knew exactly what I got wrong on the pre -assessment, it was all very understandable , I saved all the forms to go over with hubbie after I get some much needed sleep, thank you for having this course and making people take it that do go through bankruptcy

-I deal with a lot of financial situations in my profession and I learned a lot from this course. I really appreciated taking it. I had an attitude going in and a refreshing change of heart leaving the course. Great job. I really appreciated the narration. Thank you.

-I was very pleased with this course! I felt that the topics and material was relevant and it helped me tremendously. Most importantly, I feel that this course helped to change the way I viewed having a budget. I now realize that having goals, a budget, and a plan are absolutely essential. I'm very excited to start my goals and new budget! Thank you!!!

-Thank you for this course. I was really not looking forward to taking it, but I changed my mind when I started taking notes. I learned so many helpful things that I had no clue about. I wish I would have learned these things in high school, it would have saved many heartaches, tears and years. Again, I am thankful.

-This was fabulous. Everyone I spoke to was extreme helpful and friendly. I did learn a lot as well, much which was review. It was useful for it has been a long time since I've been in a situation with little or no money. Thank you.

-This course is entirely helpful to everyone and could avoid bankruptcy or financial problems if taken by anyone even in good financial condition. It will supplement and strengthen their financial goals and avoid pitfalls and mistakes. I suggest this course to

be taken by anyone for mere \$50.00 with results guaranteed and rewarding. Good & Heroic job for your organization in brilliantly putting up this tool. Keep up the Excellent Job! Learning & Growing is part of daily human exciting & challenging lives. Thanks again from the bottom of my heart, God Bless your company and all of us America.

-I was very impressed with this course and found it very helpful. I gained valuable information and it was laid out in an easy to understand and interesting manner. I hope to be able to share this information with my children so that they can make wise and informed financial decisions.

-I thought this course was well presented and easy to follow. The chapter division was logical in that it grouped related concepts together. There are a number of things that I learned that will help me and my wife to rebuild our financial situation, especially where you gave the list of financial data and suggested folders for keeping it. I feel that the Excel forms for keeping track of our debts and creating a budget are particularly useful.

-I loved the audio with the chapters makes it easy to follow

-I was very enlightened by your course. I learned many things I didn't know. Thank you.

-Thank you ever so much, you were so sweet and did such a good job on teaching us, even I could understand and I won't ever get another credit card. Thanks

-The teacher was extremely helpful and was very nice

-Excellent course. I am using a budget now however, I did pick up some excellent tip from the course. Thanks

-THIS WAS BOTH INTERESTING AND INFORMATIVE. A LOT OF THE INFORMATION I ALREADY KNEW BUT WASN'T USING. I WILL FROM NOW ON. BANKRUPTCY IS NOT A FUN THING TO HAVE TO DO.

-I was very surprised and quite pleased with what I was able to walk away from this course with; in regard to new information. It allows you to have a much better outlook on your financial situation when you feel like you have more knowledge to work with. Thank you!

-Chapter 8 included information on credit counselors that would have been good prior to filing bankruptcy. I spoke with 3 attorneys when considering bankruptcy and when I inquired about credit counselors the only response I received was that it's not a good idea and not much of an explanation. It is difficult to determine which websites are trustworthy when searching for that information online.

-this was a great course - I loved it...seeing how your dollars grow over the years was unbelievable - even in small amounts, it felt like there is a way to save and still pay bills in a timely manner. I didn't know there were so many organizations out there for us to use and I really understand the budget now - I thought I did before, but I really do now. I'm so happy they make us take this course. Now I need to get my credit score

up and move forward. Thank You.

-By reading all the good information I learned so much. I wish I would have known about this program before and maybe I wouldn't be where I am today. Thank you for this course.

-everyone I spoke to were courteous and helpful. being able to take the test online was great--we would have had to take off work otherwise. being able to take your time to do the test made it easier to go at your own pace and better understand what you were learning. also, when I started there was stuff going on at home, I used my husband's head phones and I could better concentrate. I believe this course was very helpful, I learned alot of things I never knew about certain credit, financing & budgeting. I am very glad this is REQUIRED now. I believe it was helpful and will help us change our habits and go forward. thank you.

-Best steps to take to recover from Bankruptcy.

-AS OLD AS I AM I LEARNED THINGS I SHOULD HAVE BEEN TOLD OR SHOWN 50 YEARS AGO; BUT WHAT DO THEY SAY? BETTER LATE THAN NEVER. THANK YOU

-Worth the time I spent

-Thanks for the helpful program!

-This was a very interesting course and I am more knowledgeable about spending and setting goals. This was very beneficial to me and I want to share with others whom I am acquainted with. Thanks

-THIS IS A VERY GOOD COURSE ALL YOUNG PEOPLE SHOULD TAKE

-I really like that you guys gave me a good budget to followed

-wish this was required in high school or maybe it was

-I found this course very informative and thank you for this opportunity to learn more.

-I have learned much about not committing mistakes I made in making mess of my financial situation. I am not offering excuses such as old age, discrimination and bad spending habits. I should have exercised sound judgment and common sense.

-Thank you!

-Thank you for your time. You've been very helpful. Hope I completed it satisfactorily. Let me know you received this and where we are at, please.

-Sometimes the info you know - seems to leave you in the time of stress in cleaning with a situation that would be labeled a scam. It was reported to local sheriff and to MO Attorney General tho' no help was given.

-THANK YOU

-THE TEACHER PREPARED ME SO I COULD UNDERSTAND. IT WILL HELP ME WITH BUDGETING

- NEXT STEP IS TO FILE FOR DIVORCE AND REBUILD MY CREDIT

-In the above questioner there should be a column for "somewhat "as some of the answers are not always "yes", "no" or "no opinion"

-what life and burial insurances are best?

-I found this course to be very helpful. I know that I have learned new tips that will help our financial future! Thank You

-I learned a lot I didn't know about budgeting

-Thanks for the valuable information.

-Thank You for all of your help. This was a very informative class! Take Care & God Bless!!

-It was very helpful in many ways. I understand alot more than I did before. Thank you.

-Very good course, easy to comprehend and apply.

-I thought the content of the course was very helpful and was something that I could actually use in my day to day life.

-Thank you. We both learned alot.

-I thought this was a very educating course.

-I wish it was mandatory to take this course in high school. I feel that if I had been taught some of the principles in this course when I was younger it would have saved me a lot of misery.

-This course has actually been very helpful,,, Thanks

-Very informative - Everyone should take this class. No matter what, excellent. Very educational.

-This course has been very helpful. I have downloaded spread sheets to help me create a family budget. Thank you.

-Good Information. Thank you.

-Very helpful

-thank you it has been a long road but now I have the tools to get my stuff together

-Good course to take on-line

-Thank-you for making this so easy!!

-Thank you for this course. It truly did open my eyes to how I can fix my mistakes of the past.

-I would really like to know how to build up my credit rating.

-I found this course extreme interesting. If you compare my opening quiz to my exit quiz, you'll see that I learned a great deal. Thank you.

-Great Course

-was very informative and helpful how to manage expenses

-K. was very helpful and now for my future I am going to set budgets for myself.

-I am layed off a budget is out of the question for now

-this was a very educational and practical learning experience

-very helpful course. I thought I knew alot but I learned some valuable tips

-Wonderful learning experience. I thought I knew it all. I sure learned I didn't.

-I am total deaf myself. I like this course on the internet. It is very cool site.

-I feel that this course was very informative & helpful.

-Excellent course; easy to follow and very customer friendly. Thanks

-Good course. Very informative and eye opening.

-I learned a great deal about finances through this course. It was very informative and user friendly.

-Thanks

-The course was great! Thank you.

-Easy and interesting thanks

-As all of my debts are related to a 2005 auto accident and before then my credit was excellent, and because I have always had excellent budgeting skills, the budgeting and not overextending portions of this exam didn't apply to me; but I did learn some really good tips on future budgeting and rebuilding credit, etc. I am very pleased with what I

have learned. Thank you!

-thank you I learned alot I did not know.

-Thanks so much.

-I found this very helpful and plan on using it. I printed all the chapters so I can use it and will be able to go back. There was alot of information I really didn't know. Thank you

-easy to read and understand and I will definitely work with a budget now.

Please call me at so I know you have received my test and all is well. Thank you.

-I would be interested in learning how do I rebuild my credit after filing bankruptcy to buy a home. Thanks.

-I found that I knew the majority of this course, but had not applied the lessons and feel more confident that I can develop a budget that I can use and live with. Thank you.

-Thank You!

-Thank you for all the info. I printed some out and will share them with my children. I am looking for employment, hoping to help myself out of the Soc. Sec. low income slump.

-This is a very good course I learned alot thanks

-Well done.

-Great course!

-I gained important information from this course.

-I learned a few new things about credit and how credit works. Thanks.

-was helpful learned some things I did not know about.

-I learned a lot from this class.

-Very well presented; customer friendly

-It would be interesting to know the signs of a definite failure in a business venture as opposed to a business that is just struggling and will have chances to survive. In this regard we could avoid unnecessary spending on a failing investment or continue to finance in the hopes of likely survival or a potential for a total rebound. This is how we ended up in filing for chapter 13.

-Test was good for myself. Will build a budget, and try to make it work. Thank You

-None, Thank you for the test, It was very useful.

-thank you very much

-THANK YOU FOR THE CLASS I FOUND IT VERY INTERESTING AND HELP FUL

-I thought it was a great class and covered a lot of important material. Though I knew a lot of the information, there was also a lot of beneficial information and some refreshing that I needed. It is also good to have this info to pass on to other people if I need to. Thank you for compiling a great review course.

-Great program very informative

-Thanks, you were very helpful.

-I feel that this has really helped me. I plan on working with other family members who are having hard times.

-The majority of the content was easy to understand. I have a memory comprehension disability so the real detailed about different types of insurances, etc. were a bit difficult for me, even taking notes. All in all I found the course to be very helpful as were the staff I dealt with.

-This was very helpful and I feel I am walking away knowing and understanding more.
Thank You

-This was a very educational course and I will suggest it others in my situation or heading there. I am devoted to clearing my debt and getting started in a new direction to prepare for retirement. Thank you for your help in that direction.

-Great Course....Really Enjoy it.

-Thank you so much for providing this program to help people like myself that need to get back on the right track in life. Thanks.

-everything was helpful.

-Very Good

-Thank you!

-Thanks so much for the help.....

-Learn my mistake. and go forward for the better.

-thank you for this course, i learn alot from it and make me realize to accomplish something you have to have a goal. thank you again

-thanks much for everything

-Helpful information please continue helping people and keep up the good job. Thank you.

-Very informational!!! thanks

-It was great being able to complete the course online and be able to stop and start it again as needed.

-This taught me alot.

-this course was very helpful

-Great course, learned alot. Thanks,

-I learn a lot and be careful of signing important documents.

-Thank you very much for spending time with me.

-This was a very helpful course! Thank You!

-very helpful

-The course was helpful and easy to follow. I especially enjoyed the audio protion of the online course.

-The content of this course was beneficial.

-Good information!

-This was educational and will help me better prepare myself for the future

-Great material!

-Thank You !!

-This was the best class I have taken for helping me move on with my life thank you so much.

-The content of this course was quite useful. The online convenience was great. -Thank you.

-this was very helpful and informative - this definitely gave me tips and knowledge on how to manage my finances

-I found the first two chapters VERY informative! I have printed them and plan on keeping them for reference.

-I am interested in any information that will help us get on track and be more successful going forward.

-Very interesting facts, learned a great deal of information

-Worth the time invested. Thank you.

-I found this very helpful and definitely learned some things I had never known before. Very learning experience.

-This was very helpful.

-thank you this was very helpful and opened my eyes thanks again

-I really welcomed the information about consumer laws. Thank you.

-Very helpful---everyone should have to take this test before 18 years of age.

-The subject was comprehensive, well presented. The real-life situations were easy to understand and learn from.

-Thank you for this course. Even though I knew many of the issues discussed, I learned so much more from the course. Also, not to mention, how much so many of the subjects hit home to me. Thank you, Thank you

-Thanks

-I thoroughly enjoyed this class experience and would like to learn more in this simple straight forward approach.

-thank you

-There was some very helpful topics

-Good course.

-Thank you very much this certainly was an interesting course. Some things had I known before I probably would have seeked the counseling on consolidation before going to the chapt 13. Thanks.....

-Course provided good information that can be used to improve managing personal expenses

-Very helpful

-this course was very help for me and i understand how to budget my money and spend it wisely now. Thanks-u for this course.

-Mr. C made everyone feel comfortable in the classroom. I enjoyed all of the insightful information he gave us.

-Mr. W. was a very good teacher. He was well heard and I thank him much for his help.

Thank you.

-I learn alot from this course. If only I knew about this course years ago. I would be better off than I am today and Thank You.

-Yes, I did learn from this experience, but it was almost too late in my life. I wish I could have known early in my life. Because I would have more today.

-The book was very helpful. I learned a lot from this course.

-Thank you very helpful

-I've really have taken in a lot of knowledge from this course to apply to my everyday life of living. Thank you very much.

-My bankruptcy was because of Medical problems-up till then I done okay.

-This was a very helpful course. Thank you.

-thank you!

-I found this course to be very helpful and I learned quite a few new things.

-Thank You! Mr. C. is a good counselor.

-Thank you.

-Thank you for the help.

-Thank you, that was very helpful information.

-i printed everything out to use for future reference!!!

-My attorney told me I would find this course useful. She was more than right about that.

-Fantastic program. Thank you

-Thank you.

-Very helpful, I took longer than 2hrs--can't imagine zipping through this and gaining necessary information. The course really makes you analyze and rethink spending habits. Lenders need stronger regulations, because it takes two to create this mess we are in. Thanks

-I have found the course very helpful, and I have learned some things I didn't know. Thank you so much.

-thank you

-Your charts were quite helpful. Unfortunately Not all of us have access to Excel. Would it be possible to provide additional formats?

-Thank You All.

-Thanks! :)

-LEARN A FEW THINGS IN THIS CLASS-VERY HELPFUL!

-GREAT PROGRAM TO ASSIST WITH FUTURE PLANNING.

-VERY HELPFUL IN UNDERSTANDING WHERE I AM FINANCIALLY AND WHAT I NEED TO DO.

-Great Course

-This course is very user friendly and easy to navigate online.

-thank you

-Really convenient. Also, I liked that I can read and listen to an audio at the same time.

-Thank-you

-very useful and helpful. saved portions to go back to on file. thanks!

-Course was well put together and helpful. Additional information for self-employed who get into financial difficulty would be good because of our unusual challenges (varying income).

-I learned alot!! I have made many mistakes and now will always carry my "goal" card in my wallet for the next pair of shoes or the purse I lust after won't be purchased!!

-This course was great .All the topics were very helpful and easy to understand.

-This course will be very helpful for me. I must say I was really dreading taking this course, but I am so grateful it was mandatory, and I will recommend it to friends, and family. Thank you

-thank you

-I wish my spouse could take this course at the same time so that we could talk/discuss the chapters together. I think that would help in most cases because money problems happen from lack of communication between couples. In our case it would have been more helpful.

-I have a very hectic work schedule, so having the ability to take this course online was very helpful with my ability to have the time to take this course and give it my undivided attention. Also I did get question 30 correct - I accidently hit B instead of C using my laptop keypad - it is kind of touchy it happened 4 other times during test but I

caught them - Oh well can't complain though. Thank you again

-He was just Very good. He needs to teach at High School Before they get out into the real world.

-THANK YOU

-Mr. H. was friendly, helpful and answered all my questions in his lecture. I didn't have to ask a Question.

-yes the teacher spoke very clear and very understanding. Now I will make me a budget at home.

-THE CLASS WAS HELPFUL AND WIL TRY TO HAVE A BETTER BUDGET AFTER TAKE THIS CLASS. tHANK

-Made class interesting and fun, Very Informative.

-Thank God

-IM GLAD I ATTEND THIS CLASS. I LEARN A LOT, ABOUT SAVINGS AND BUDGETING.

-S. WAS VERY HELPFUL, AND MADE THE CLASS INTERESTING.

-VERY WELL DONE, INFORMATIVE

-THANK YOU FOR SHOW ME OTHER WAYS TO SAVE MONEY

-I believe I have learned something from this book. Hope it will help me.

-I wish I would have taken this course before purchasing our last home and using credit I should have not used.

-thank you

-Very Educational

-Thank you!!

--Very thorough & helpful. Great course book! All high school students should be required to take such a course before graduating!

-I found the online course extremely useful. It changed my attitudes and opinions of budgeting.

-Thank you for having a sample budget form for people to use. I saved it and will plan on using it in the future.

-This course provided me with information which is quite valuable.

-Thank you!

-Thank you!

-Excellent course. I wish I had taken it when my financial problems first started.

-This was a very helpful and interesting course..Thank You

-All sent well & very informative

-I learned that if I want something to save for it then pay cash.

-This was very helpful and will assist me and my husband in working on developing a budget.

-This has been a great learning experience! My husband and I have gone through some difficult times in the last couple of years but thanks CCCS and all of you who work there and have worked with us we feel, we have a much better chance of pulling through these tough times! Thanks again for all that you have done for us. Best Regards

-I feel that i really walked away from this course with a great deal of knowledge.

-I thought this course was very well laid out, I learned alot of things I did not know.

-I am very glad I took this course, It's very informative and useful in my everyday life, thank you very much and God Bless.

-The course was interesting and helpful.

-I really enjoyed taking this course which made it very easy for me to read all the chapters. I learned so much and I will use the information I read here in my everyday life. Thank You!!

-Easy to complete and convenient

-This online course was very helpful and informative.

-THIS WAS A VERY POSITIVE AND INSIGHTFUL EXPERIENCE THANK YOU!

-very helpful.

-This was a great course! It should be part of a high school curriculum

-Once accustomed to the test it was simple to follow

-thank you so much for this class..i have definitely learned how to better myself with this program..thank you again.

-a very good course

-A lot of things in this course I knew...I got myself in trouble with payday loans because I had high credit card balances and not enough income to pay everything and things just kept spiraling out of control..I did learn from this experience because a year ago I had a credit score of 685 and now am in bankruptcy.....no more payday loans for me thank you very much.

-THANK YOU

-Thank You!

-Good Information!

-this course was helpful, thank you.

-This course was very enlightening. Thank you CCOA for offering this to my husband and me.

-I thought this course was just something I had to do and just get it over with but I actually did learn a lot by taking this course that I know will help me in the future to get my finances back on track. Thank You

-Thank You for this course, I did find the information helpful and plan on incorporating the information into my daily life.

-Teacher was helpful and upbeat and used a little humor to keep the 2 hour lesson informative and to the point. Good Job.

-Teacher taught me things in the book that I was unaware of. I always have used the budget plan. My mistake was to use c. card to pay for other c. cards. Thank you for helping me to have goals.

-WILL TRY

-This course was very valuable and I will use it in my new debt free life.

-I found the example using a 10% return on savings quite humorous. It has been longer than I can remember where anyone could return 10% on savings. 1% to 4% would be more realistic.

-The program was very helpful.

-All: This is a very good course. I really appreciate all of the information and it made me really think about how we have lived in the past and how we must live responsibly in the future. Thanks

-I have found this to be quite helpful.

-My original BK reason wasn't due to careless spending but rather due to losing my companies. As a result, I had to dig into my personal savings, pay lawyers, had my accounts frozen, etc, etc. So although the course was interesting, I've always lived well

within my means in a small condo and no reckless spending. Thank you for the information though, I enjoyed the "1 penny a day" excerpt. Very interesting....

-It wasn't as bad as I thought it would be.

-I have learned a lot from taking this course and I will budget my money more better than I have in the past

-I didn't think this course would do anything for me - but I was very surprised at the useful information it encompassed and I can't wait to begin using some of these important tips. I hope to save LOTS of money and use credit sparingly! THANKS!

-I found this course to be very educational.

-Excellent course, I really enjoyed it, very instrumental.

-everyone should take this course before their first loan,I think it would help people be more aware in life. thanks

-the course was very helpful, and I learned alot

-thank you so much it help me out and i will use the budget system thank you again

-I'm particularly interested in rebuilding credit since I am applying for chapter 7 bankruptcies. Thank you.

-I LEARNED A LOT!

-I thought the course was very helpful. The format was great and was easy to understand.

-Great Course Thanks

-E. was very helpful. I enjoyed her class.

-Very helpful. E. was very helpful and kind.

-Was very helpful in planning a budget.

-VERY GOOD TOPICS IN LEARNING HOW TO BUDGET, INSURANCE TOPICS WERE CLEAR TO UNDERSTAND AND CREDIT SCORES WERE EASY TO UNDERSTAND. THANK YOU

-E.is a wonderful teacher and person.

-Very Helpful. Feel blessed to have this person come into my life. Now maybe I can get my financial life straightened out.

-I enjoyed the class. I learned a lot I didn't know. E. did a real good job explaining things to us.

-I enjoyed the class. It was helpful and E. was very good.

-Thank you.

-E. explained things very thoroughly. I've always done a budget, but it's even more relevant now. Thanks!

-Class was very helpful. Will use what I have learned.

-Good class.

-I learned a lot

-Great Class

-Thank you

-I learned so much

-Being able to complete this course on line is very helpful.

-Thank you

-Great job!

-Thank you I will use what I have learned and will succeed Thank you R. H.

-Excellent class.

-Enjoyed the class; learned a lot.

-This class was very informative and will help me in my future endeavors.

-did not realize course would be so helpful. thanks

-this was a good course...

-this was very helpful and i think it should be taught in high school and college, no one has ever told me half this information. Thank you very much!

-i learn a lot w/ this class

- at the beginning i should've logged off when it took @ 20 mins. to get my sick son from school. in the last chap. quiz, i would've gotten the correct answer if i hadn't thought about it so hard, & changed my mind. if i had not tried to help my husband because of the results of his choices, my finances would yet be sound. i won't give up, because God is fixing my life. the goal card is a good idea that I'll use.

-Very good course. Very interesting, with a lot of information I was not aware of. Thank

you.

-Good information in a great format. I can use some of the excel spreadsheets to rework my budget, set goals and repair my credit from filing Chapter 7 Bankruptcy.

-THE SECTION CONCERNING THE BOAT/TRAVEL/ WAS, IN MY OPINION THE LEAST NEEDED AREA OF THE 8 CHAPTERS. OTHERWISE VERY GOOD - THANK YOU!

-Very good course. I expect to use most, if not all, the information I have received here. I learned a few things, that many people have told me, where wrong.

-This has been a very good learning tool for me! It was worth the two hours I spent carefully reading the material

-Thank you

-This really was a huge help for me. I would like information on areas I have marked but they have to start with small amounts Thank you

-I JUST WANT TO SAY THANKS, I FEEL THIS WAS VERY HELPFUL.

-Very Helpful Program Thank You Very Much.

-I enjoyed this online course, I learned a lot.

-I took this course because of business debt and the change in our national economy. I found the information very helpful with tools that I can use at a later date. I would like to go back into some chapters and save the spreadsheets to my computer.

-I participated in the audio portion of this program. I felt I did learn more than if I had read it myself. Thank you.

-This course was actually a pleasant surprise on how well it was put together and i did actually learn quite a few budgeting techniques that will prove useful in my future.

-Clear concise and easy to read and understand. Very helpful

-I was taken by a very good con artist, not poor money management!

-thank you very much

-thank you.

-Thanks for the information.

-I went into this course because I was required to and figured it would be informative. I now know that I have really learned something and look forward to applying it to my life!

-There were definitely points made in the lessons I did not even consider before.

-very helpful information that i think i can use and was easy to follow

-i learned alot about how to save today

-This was very helpful. I like the idea of your budget being goal based. I had never heard that, to me is was the meaningless number to make sure bill are paid and there is money left over. Savings and Goal right up front give meaning and incentive for everything else. Thanks

-i found this course helpful

-this has really made me think on what I want to change and I want to make a goal list and follow it. I want to rebuild my credit and change what I am doing on spending

-very helpful, not what I expected, pleasantly surprised

-The course was relevant and provided pertinent information that will help me to better manage my finances and reach my goals. I liked the idea of the goal card and the notion that a budget must have a purpose, and that the goals must be personal, specific and flexible.

-Thanks for all the great information. It was very helpful!

-THIS WAS VERY EDUCATIONAL

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

-Learned alot.

-It's amazing to me- I thought I knew all this- but I got caught due to illness AND mis-using credit cards. I liked this course, it gave me hope and I already have my goal card in my wallet and know it by heart.

-THANK YOU, THIS WAS VERY GOOD READING MATERIAL. I WOULD RECOMMEND TO MOST PEOPLE.

-I'm glad I could do this online at my own pace.

-It was a good course. I knew most of it. I'm in trouble because of what a partner, who I worked with for 9 years, did. You think you know someone after 9 years but, no. I will never work with a partner again; that is the biggest lesson I've learned. Trust no one!

- I found this course really helpful.

-I'm ready to restart this portion of my life.

-thank you-your course was informative and everyone that I have talked to and worked

with has been great!! You have all lifted my spirits-thank you.

-This course was very helpful. I learned things about budgeting I did not know. Setting goals and paying myself first. Use of credit cards and paying them off each month.

-Thanks, This course was very helpful. I tried to do a budget before but i didn't stick to it. This time i will as long as i have my husband working with me. Thanks so much.

-I learned a lot from this course, about can use my budget.

-This program was very helpful to me. I feel I have learned something that I can apply in my everyday use. Thank you

-Thank you for all the useful information, it has been a big help, in assuring that I could get it right at one point.

-Great course, very useful information. thank you

-I learned a few things I think I can use. Thank You

-Very informative & very useful in information. Made issues very clear

-Started a budget and have saved a little money.

-It was a very good learning experience.

-Very good teacher!

-Thank you.

-i really enjoyed this course. i learned alot. thanks.

-This course opened my eyes up to the way my husband and I spend and manage our money.

-Good Course

-I feel I've learned alot and hope to use it to re-establish my credit. Thanks.

-Thank you

-Very educational.

-Great course! It was much better than I expected and I appreciated the charts that I could print out for later use in my own personal budgeting. Thank you!

-Everybody should be required to take this course the minute they apply for their first loan!

-I course gave me a lot of valuable ideas to help me manage by budget in the future

-Excellent training thank you

-I knew a lot of this, but it really helped to review it... and the information about how bad credit debt is really opened my eyes once again!

-I really like this company - I used this company for the pre-filing Bankruptcy and the pre-discharged Bankruptcy. Thank You for your service.

-i was really nervous about taking this course because I'm not a good test taker. Boy was I happy to see my score at the end. I also found good advice and happy to restart building my for my future. Thank you.

-A very valuable information learned and very helpful. Thanks

-Great course. I was pleasantly surprised by how interesting and well presented the material was.

-The course was very helpful and will help me manage my money so much better, thank you.

-I LEARNED THINGS. THANKS A LOT.

-Thank you

-The course content was probably easier to understand for most students; I had problems with it, but I don't think they were course related. [I had a concussion recently]. I liked the fact that there was a real person reading the material, versus the computer voice from my pre-filing course; that made it much easier. Thanks for the program! I'm looking forward to re-evaluating my financial attitude after bankruptcy, and I think this is a good start.

-I would recommend this course to all that are having money problems as I have learned a lot in the time it takes to read. Thanks for all your help. I know what it going to take to stay on track so not to go through this problem again.

-Thank you so much.

-I BELIEVE THAT THIS SHOULD HELP ME GET BACK ON THE RIGHT TRACK TO REBUILDING MY CREDIT. THANKS!! =)

-This was a great course and gives me great hope for my financial future, which I didn't have.

-The course was very informative.

-Thanks for including this online, I'm 82 years old and was convenient to me.

-Thank you---although this was required if I had done this sooner there may be a

chance I would not be in the situation I now face.

-Thank you for allowing me to take this test online.

-Did a good job!

-extremely helpful. i learned from the course.

-Program was very helpful

-THANK YOU

-Well-organized and easy to comprehend. Test questions were relevant to the material required to read. I would recommend.

-Very helpful and eye opening. I didn't realize how much that I took for granted, and learned I need to be more proactive when it comes to understanding my finances.

-Thank you. Unfortunately My wife and I are a victim of a bad economy that was greedy. People cannot get loans for a pool when things are as bad as they are.

-thx

-Great information. Will be applying into our lives

-Thanks for the course

-the course was very helpful and a great learning experience for reference.

-Very well designed program; easy to understand; thorough.

-Some of these things I already knew, some were shocking to learn about. All in all, a harsh lesson in reality.

-Excellent instructor!

-Great class!

-Good course!

-Super Job!

-The information I have received in this course will be very helpful keeping a budget so I never have credit problems. Knowledge is a plus if you know where look for it and how to use it. This course should be taught to all graduating from school so they do not get into credit problems as I have.

-Great teacher, very clear and informative.

-I have been on a budget since 1985.

-I always write a budget every month. It really helps. Thanks for everything.

-THANK YOU

-Thanks for online course

-Great! Will help!!

-Thank you.

-Class was very informative.

-It was most informative and the text will be an excellent reference.

-Class was very helpful.

-thank you, I am sure it will help us.

-was looking forward to the class, will be very helpful. Wish I had taken before my financial trouble. Thank You

-Excellent program, everyone should take this course.

-The book will be useful, lots of information.

-Was very informative and useful. Thanks.

-Thank you.

-The course was good for me.

-this course was well educational to me because I learn a lot of thing I didn't know about

-Great!

-record keeping/record keeping /record keeping!!

-I was well pleased with the class. It was very helpful and learned a lot.

-I enjoy this very much.

-I really liked this course - I didn't think I would get much out of it but seeing in hard cold amounts what we pay for credit is unbelievable!

-Today is a good day!

-At age 92 and retired to an assisted-living facility, most of this material--though interesting--is irrelevant to my present situation.

-This program was helpful to me. It was taught well. I enjoyed talking to E.

-wish the course could be completed quicker

-EXCELLENT COURSE

-Thanks

-i am coma and blood low brain plm so i am manallyrepair i try best understand word thank u try do best way learn own life myself thank you

-Thank You!!! this has taught me good or proper tools to get my finances in order.

-The audio really made it super nice. Thanks.

-M. was most helpful!

-The program was very helpful I learn alot I did not know about credit, Thanks.

-THIS COURSE WAS VERY HELPFUL TO ME WITH BUDGET PLANS, GOALS, & HOW I WOULD LIKE TO START MANAGING MYSELF & REBUILDING MY CREDIT. THANK YOU FOR YOUR HELP

-I really enjoyed taking

-Excellent course that I will recommend people who want know more truth about money, credit, and law governing to secure rights and responsibilities. Thanks

-THE COURSE WAS GREAT AND VERY HELPFUL.

-This was very convenient

-The information was helpful. Thank you.

-the lessons were basic sense lessons and easy to understand. I'm glad i took the course.

-this course was long but very good. i learned a lot thank you for this course.

-I was surprised how informative the course was. I will now right even the smallest amounts down to review.

-thanks

-I think class is very good, I know now many things. No more mistake for me.

-thank you for being so helpful

-Thank you. This will be a big help

-I THANK YOU FOR HAVING CLASSES LIKE THIS FOR ME. IT HAS REALLY HELPED ME GO THROUGH THIS SPEED BUMP IN MY LIFE. I HAVE LEARNED A LOT. THANK YOU AGAIN

-It was a very good class. I learned a lot. Thank you.

-Thank you. I can start my new life.

-I wish my parents had taught me these valuable lessons I have learned by taking this online course. My life would have turned out so very differently, I'm sure. Now at 43 years old I'm afraid I won't have the retirement I need, but I will start to budget and save. Thank you for this education.

-An excellent example of combined, honest and useful information to help the financial consumer.

-I think it is wonderful to have the on-line class. It is very difficult for me to get out. It is also extremely difficult for me to sit long periods of time. So this really met my needs. THANK YOU

-T. was very knowledgeable and gave us a lot of great \$ and budget tips.

-T. is great!

-Thank you, this course was very helpful.

-Thank you very much for your help. This will help me now and in the future.

-On-line was so much more convenient.

- this course I liked. I'm scared of tests and the option to go back was good. Thanks

-A very good course

-THANK YOU

-This course was a great tool and more interesting than I imagined!

-This was very helpful to me I just want to say Thank You

-Had been dreading this course as I did not know what to expect. Once it began I thoroughly enjoyed learning how to better manage my money and learned some interesting things

-Thanks for a great educational program.

-thank you

-This was a very helpful course. There was a lot of excellent information.

-Thank you very much this was very helpful!!

-really helpful

-Wonderful resource! Thank you.

-I believe this class was very helpful. I had never thought about writing a goal card and putting it in my wallet. However, I am going to print this one out and stick it in there right now. That was my favorite resource from the class.

-We made a budget and monitor credit

-Good course. Learned a lot.

-Mr. H. is a great Teacher.

-Enjoyed the course. Good Teacher.

-Good Speaker.

-The class was very helpful. It gave me a good insight on how to budget.

-The class was very helpful in starting over my life with a budget. The instructor was insightful, Motivating and enthusiastic.

-Great course!!!

-I learned a lot from this course. I plan to put it to use in the future. Thanks very much.

-It would be nice to be able to read the text while listening to the audio.

-I felt this course had some really good, helpful information in it. Thank you.

-thank you

-I think the course was very good, and I've learned a lot in these days of studying and researching.

-Great program! I found the information on setting goals particularly useful, and the budget section was very good too. The section on what I could have in retirement if I had saved \$3000 a year back in my 20's made me cry. :-) Oh well. Overall, I found the whole thing helpful.

-Thank You

-TEACHER TOOK QUESTIONS, AND WAS EXCELLENT

-THOUGHT IT WAS A VERY GOOD PROGRAM. LEANED ALOT AND WILL DO SOME OF THE THINGS THAT WERE IN THE BOOK

-CLASS WENT SMOOTHLY AND K. CLEARLY EXPLAINED THE MATERIAL.

-HE WAS VERY HELPFUL FOR FINANCIAL LESSONS AND LEARNING HOW TO MAINTAIN A BUDGET & GET GOOD CREDIT.

-The 120 minutes seemed excessive; but it didn't hurt to review things. I liked the excel tools that were included (I downloaded the ones pertinent to me). I like the idea of additional topics available, especially rebuilding credit. I like that the materials will continue to be available to me. I hope if you email me materials it will be clear from whom they originate--there is too much JUNK coming in my emails (and everyone else's, I'm sure) so it would be helpful for you to have told me what the FROM field will read so I know the email originates from your organization.

-VERY IMPRESSED! EXCELLENT. EXCEEDED MY EXPECTATIONS. THANK YOU!!

-THANK YOU THIS WAS VERY HELPFUL!

-Good class thank you

-I wish i knew all this a long time ago I'm now nearly 90 years old

-teacher was good

-Thank You

-Thank you!

-Thank you for your help!

-thank you

-very helpful course, wish I knew about this course prior to my situation.

-I found this course extremely helpful. I too, have made feeble attempts at creating a budget of my own but it was quite different from those described here. I highly recommend this course be taken by high school jrs. or seniors. It may make all the difference on the course they choose to follow throughout their lives. -I want to invest to let me money work for me what's the best way to do that now? Thanks for your time

-Thank you very much for this easy to use and very informative internet course!

-I was very pleased with how this so easy to understand. I was leery at first but as I went along I was able to understand and realize how this will help me.

-This course was very informative and I learned a great deal; especially since I thought

I knew everything.....I DIDN'T Thank you

-I'm very glad that I took this course, I learned alot. The course itself was very educational. Thank you

-thanks for this opportunity to have further success with budgeting our family income.

-this explained some things I had always had questions about. Thanks

-Thank you

-The staff was friendly and helpful. The course was conducive to my attention span, and I learned a lot from it. This course made learning about responsible handling of money enjoyable.

-Great course Thanks..

-This was very helpful, I saw some things differently and some things I really didn't understand now I do. Thanks

-Thank you very kindly

-A great course.

-this was a very insightful course.. It has taught me to be more responsible in my financial future to steer clear from making mistakes that I have and to make my life better

-Due to the broken medical system in our country, I had to file due to medical bills, not credit card debt or any other debt. I wish your company and our nation would focused a little bit more on people in my situation.

-rebuilding credit after bankruptcy

-I thought I knew a lot about finances but it turns out I was wrong. I learned a lot from this class.

-Although lengthy, I feel that this course is beneficial for anyone in financial trouble or not. Thank you

-I learned many new things about finances.

-I would not go this route again. Good class, good teacher.

-I learned some very helpful, very informative information that will stay with me for the rest of my life. Thanks for money in motion.

-old habits are hard to break.

-thank you very much this was very helpful.

-Good Course

-i am already in bankruptcy proceedings, not using credit cards & have been using a budget for years. this debt was dumped in my lap by my daughter & i could've probably taught this course if i hadn't been a victim of circumstance.

-Great and educational course! Thank you!

-This course was well organized.

-This program was VERY HELPFUL!!! I think all high school students should be required to take this course before they go out into the real world. It gives a great overview of how to manage finances. Thank You!!! I am going to start using some of the techniques you introduced to me.

-Very helpful, thank you!

-Page 2 in chapter 1 - states "goals should be flexible" However your test question says goals should not be flexible. I really enjoyed the ability to go in and out of the program. I reached my saturation point and it was helpful to take a break before continuing. I feel I retain more information that way.

-a good course but in my case not all that helpful this only done because my check is being garnished and my husband laid off from work so cannot pay rental payment or utilities on 600. a month

-Great course!

-this course was extremely helpful

-very informative course Everyone should have to take it and take it before they get in trouble

-thank you this was very informative

-I feel this course was time well spent.

-Great course, it has really open my eyes to a lot of mistakes I have made in the past

-I found this course to be very helpful.

-I really took advantage of the audio portion of this lesson. I got so much more out of this listening to it rather than reading it for myself. Thank you for that option. Great learning tool.

-I really took advantage of the audio portion of this lesson. I got so much more out of this listening to it rather than reading it for myself. Thank you for that option. Great

learning tool.

-This was an extremely valuable course. It was well prepared and easy to understand. I really never thought of budgeting like that and it makes it easier to understand after having taken this course.

-i found this program to be helpful i just that i can remember to use in my everyday life i wish thank you for a very educational program

-This course was very helpful. Thank you.

-very good course. Thanks

- Thank you for the very informative course. I learned a lot from this.

-This course gave me lots of information. I just filed bankruptcy and it was so depressing to me. I've always paid my bills but due to things out of my control I got so far behind and in debt I couldn't see the light. I want to do better and never get myself in that shape again. Thank you so much

-never want to do this again

-Having just filed for Chapter 13 bankruptcies this was a required course however it was definitely worth the time. This is a great course which I wish I had taken a long time ago.

-This course was very informative and helpful. I feel hopeful as I set my goals to rebuild my financial life. THANK YOU.

-I enjoyed the course. It was very informative and very easy to relate to in my situation. Thank you.

-Going into the course I didn't think I would learn anything. I was wrong. The budget spreadsheet will be used-beginning tonight. Thank you for the tools that will change my family's financial situation.

-Overall, I thought your program was very helpful!!

-Thank You For this study Material. It was a lot of help. Thanks

-thanks.

-I found this program to be very helpful in realizing where I have made mistakes along the way with my finances. It has been a great help and made me understand more of how I got myself into financial trouble, but also how to help my finances in the future.

-I was very impressed with the information that this online course provide! It was very informative and will be very useful!!

-THANK YOU VERY MUCH. I LEARNED SO MUCH AND I DO APPRECIATE. YOURS TRULY

-Great course, learned a lot hope this will help in the future

-I found this course very helpful, but can be overwhelming if you are not well rested before taking this course.

-thank you! very informative.

-I think the information in this course will be helpful in the future.

-I was very surprised at some the information. I hate that filed bankruptcy. I dreaded this course. But, am so glad I took the course. I will be in contact so someone can help me rebuild my credit. I am passing my notes onto my children. Thank you.

-I really appreciate this opportunity to learn so much on how to manage my money on a daily bases, and how to say no to the things that is not a necessity. Now I can begin a fresh and new start on my life on budgeting money in the future.

-I greatly appreciate the opportunity to have taken this course and all the help it has given me. I feel very confident that I will be able to rebuild my credit and be able to obtain financial freedom. Thank You very much.

-I found this to be very informative and helpful in our finances

-This course was very helpful.

-very helpful thank you

-very helpful, thank you

-thank you

-this test was very helpful, my wife has always had a budget, our problem came when i lost my job and it took a while to find another one, we are doing fine now and catching up on everything, we have always tried to be careful about our spending, thank you very much.

-Facing bankruptcy is a very stressful situation, coupled with the fact I was just terminated from my employment. The first chapter was difficult to get into based on my current frame of mind, but once into the program it was much easier. I did go back and re-read all chapters prior to taking the final test

-THIS WAS VERY HELPFUL

- It help me understand why I'm in the situation I'm in. Also, how not to get in this situation again. Thank You!

-thank you, we have always had a budget and will continue with it. however our

situation was my husband lost his job. thank you for more tips.

-EXCELLENT COURSE! I LEARNED ALOT!

-I felt really stupid about some of the course material that I felt I should already know. This was very very informative for me

-Good course.

-Thank you!

-Thank you

-it was actually enjoyable to learn about budgets and credit.

-Helpful ideas in managing my income to benefit my family.

-Thanks

-thanks

-Thanks for making me more aware about budgeting and money, I have some tools that I can use in my everyday living I'm glad I took this course.

-very informative...

-really needed this course to help me understand how to manage my money better

-The course was very informative. I hope to pass on valuable information to my children as they establish their credit. Hopefully they will avoid some of the costly mistakes that I have made in the past.

-I learned a lot. Thanks.

-thank you

-The fact that I would listen to the audio was amazing. I really feel like it helped me understand more but hearing someone say it to me. Thank you!

-I enjoyed the portions on budgeting and credit scores. Courses on rebuilding your credit rating and more info on budgeting would be helpful. Very good course.

-Thanks i learned a lot form this

-Very good course!

-good course

-Thank you for all the helpful information.

-Liked the Budget Chapter

-Now understand set goals and work with a budget

-This was very helpful....I am 52 years old and before this course I had no training from anyone on how to make and use a budget.

-This was a great way to spend 2 hours, I learned more here than I could absorb but I printed the sessions so I could study them. I could not return to the sessions if I used the print option at the bottom of the each chapter. I had to log in again each time. Thank you for all your help.

-I appreciated all that i learned and will apply it to my change in the way i budget.

-Very good course.

-While there IS a lot to read, 2 hours is a long time for this course.....

-Thank You.

-This were and is a very good tool of information, I have already sheared with friends how now that I have a goal, and desire for budget, for the better of life and good credit, thank you.

-I appreciate that CCOA has made it possible to have these sorts of programs on line for convenience of persons with full time employment.

-thank you

-Nothing at this time. Thank you!

-Thank you for the information provided in this seminar. I have found several useful tips throughout the time I've spent on this site. It has been very helpful.

-Great, I did learn several things. Thanks

-i am very happy that i will be able to revisit this information in the future

-I am not good at in computer, i though i going to have hard time doing this, but it is easier than i though. Thank you

-GREAT course!

-It was a great learning experience. Keep up with the great work!

-The audio was very helpful

-Thank You....course was very interesting

-loved that you can listen to the course and don't have to read it all for my eyes get tired quickly, thank you.

-I need to learn more about planning life insurance for my family and how to be more cognizant of scams regarding credit cards. I need to learn how to save money to enjoy a few family trips.

-Audio voice is great feature, for second language people.

-Thank you for providing this vital information. There are many tools I can apply to my life to help me on the road in repairing my credit and not making the same mistakes for the future. Thank you.

-Thanks For The Help... You all are great

-VERY KNOWLEDGABLE CLASS!

-Thank you

-CLASS WAS WELL PREPARED. INSTRUCTOR WAS VERY HELPFUL.

-VERY HELPFUL MATERIAL WAS PRESENTED. TEACHER MADE ME FEEL VERY COMFORTABLE.

-Thank you so much.

- Thanks for helping through my Chapter 7 bankruptcy, and trust me, I did have a goal list and very thorough budget at one time!

-this course was very good. It tied in very well with other financial books and tapes I have listened to in the last 6 months.

-VERY CLEAR, SIMPLE AND EXCELLENT PRESENTATION, THANK YOU!

-Learned new things that I was not aware of, wish I had known the information so that maybe I would not be filing bankruptcy now, but will definitely use the information for future endeavors. Thank you for providing this course as it is very helpful. -SHE WAS A DELIGHTFUL AND INFORMATIVE PERSON.

-Thank you for your help

-VERY HELPFUL INSTRUCTOR AND EASY TO UNDERSTAND

-BEST INFORMATION GIVEN TO ME TO DATE. INCLUDING MY OWN ATTORNEY

-It was an excellent course. I got more out of it than I expected. Very well done.

-The course was very helpful for me to understand and I believe the information gave

me a better grasp of the cause and effect relationship in dealing with money and credit issues.

-Good Teacher. Well understood.

-I think the course was fantastic! I did learn a lot and will use what I've learned to correct my credit problems. Thanks!

-This was a very good class. I learned a lot.

-Instructor was very good.

-Thank you B. for taking time out to do for all of us. God Bless!

-This course I just took put allot of things in prospective for me I was very clueless when it came to this question, Where did all my money go? I will be using A budget and following my goals from now on. Thanks for all your help.

-wish I had taken this course about 10-15 years ago.

-Thank You, great class, interesting taking it over the phone.

-Great course! Everyone should do this.

-JOB WELL DONE. THANK YOU!

-THE COURSE WAS WELL PRESENTED AND I LEARNED ALOT.

-TEACHER WELL INFORMED. MATERIAL AND INFORMATION PRESENTED IN AN UNDERSTANDABLE WAY. I LEARNED SOMETHING FROM THIS COURSE.

-VERY GOOD CLASS. PROBABLY SHOULD OF HAD IT YEARS AGO.

-I LEARNED ALOT

-THIS CLASS WAS VERY HELPFUL I LEARNED SOMETHING I DIDNT EVEN KNOW.

-I WAS SURPRISE HOW MUCH I LEARNED AND I'M 60 THOUGHT I KNEW IT ALL, BUT I REALLY DID NOT. IT WILL HELP US GET STARTED WITH A BUDGET. THANK YOU.

-Appreciate the option of completing the course online. Thank you.

- I'm very glad that I had to do this, It taught me an awful lot about budgeting, and learning more about money handling. There was alot of stuff that I did not pay attention to before, using money wisely. Thank-you!!!

-Very helpful course.

-Great Class, I really enjoyed it.

-This course was very informative and helpful.

-Thanks!!!!

-good course

-No further comments, Thank you

-Thanks a lot this was very informative. I will definitely use this learning course for a better financial future.

-The course showed me important types of ways to help me control my spending and laws on the fairness acts.

-Thank you for helping me get back on track. This has very very worthwhile.

-Great course, really.

-This was very stressful and hard. But I have learned from it and understand it for sure now. Now I see where I was making some of my mistakes on my spending and budgeting my money. This class has helped me out a lot. So thank you for the chance to take and see where I went wrong in my life. Now it's time for me to get my life back together for me and kids and get things going the right way so my family can be straight in the future! Thanks!

-this was a valuable learning experience.

-Thank-you I found this course very helpful

-Great job explaining course. Very good materials-very useful.

-He has knowledge of several things in our state.

-This class was very helpful to me and I appreciate the opportunity.

-Thank you and I recommend this course to all jail prison faculty

-Thanks... Everyone should have to take this course at the age of 18 before they enter the world of finances... It would save a lot of heart ache!

-L.at the credit counseling facility was very helpful, as was W.

-Thanks a lot. I just wish i could of had this information when i needed it most.

-I thought course was excellent and very easy to follow and understand. This course will help me stay on a good financial plan.

-I like this classes, it give me a lot. thank you

-great course thank you

-I REALLY ENJOYED THIS ONLINE COURSE. IT REALLY MADE ME RECONSIDER ALOT OF CHOICES AND REALIZED, THAT I NEED A BUDGET IN ORDER TO REBUILD MY CREDIT

-I thought this course was excellent. In fact, I would like to contact someone to see about using it with the teens who live in the group home I run as they will emancipate from social services

-very informative, I wish I had taken this course 30 years ago. Thanks

-I have learned about the universal default clause and how it effects your credit cards and your budget. This is very insightful class with a lot of useful information for anyone. Not just for those that have gone through bankruptcy.

-Thank you. this course was very good. The speaker did a very good job.

-Very good

-learned a lot good information.

-Good job on the online course.

-THANK U FOR HELPING ME!

-T. explain each question very professional and I enjoyed listening to her answer. Great Job!!

-good course

-Good Course, Helpful

-It was Great! Thank you

-Excellent course. Very helpful.

-Great course. Enjoyed it. I already run a budget. I stay within the limits, thereof. I am in Chapter 13 since my business was closed last year by loss of business license. We were about to turn a profit, but license loss ended all hope of recovery.

-GOOD COURSE

-It was an enjoyable class and I learned more than I thought I would. It helps me to appreciate... credit and money... more. Thank You

-excellent course, I learned very much that I will be able to use in being financially responsible and attaining my goals.

-The course is very helpful. I appreciated the tip on making a goal card and having it in

your purse- a great visual reminder to stop and think before spending.

-Why doesn't someone give us this course BEFORE we wind up filing bankruptcy? It's very informative and really easy to understand.

-thank you...

-this was very helpful

-I was initially skeptical about this, but after taking the course found it both interesting, and well structured. I also learned a few things, which was unexpected. Thanks

-I have learned a lot by taking this exam. Thank you very much.

-This has been a great course! The material was excellent, well laid out, realistic examples of daily living choices. Thank you! This is the best \$40 spent.

-I did learn a lot and wish I would have had this lesson a long time ago!

-Program was very informative and helpful. Thank you.

-This is a very good program and some of it was a real eye opener for me. I feel more prepared to begin to rebuild my credit.

-concise, interesting, and enjoyable...gave me much to think about.

-I enjoyed my time with this information. All in all it covered what I've had difficulty doing and should be doing and some information I only knew vaguely about.

-Very good instructor

-Thank you

-I enjoyed the course and found it to be helpful and encouraging!

-It would be nice if the certificates could be printed prior to the class and handed out after. It seems there are a lot of printer issues. Just for the sake of time. Otherwise the class was very informative. Thank you.

-This online course has been easier to take than I thought it would be...i have 4 yr. old twins and thought I would have to stay up late at night to complete it, but with the easy log in and out, and time tracker it was great!!!

-THIS WAS TRULY HELPFUL, MUCH MORE SO THAN I EXPECTED IT WOULD BE. I THOUGHT I KNEW WHAT I NEEDED TO KNOW ABOUT DEBT, THAT I WAS IN DEBT ONLY BECAUSE I WAS A VICTIM OF CIRCUMSTANCE. AND ALTHOUGH I HAD LOST MY JOB, I CAN STILL SEE BETTER NOW WHERE I MADE SOME MISTAKES OF MY OWN. THANK YOU FOR THIS COURSE.

-I learned more from this program than expected. Some of the tools will be most helpful to me in the future.

-Thanks very much, I'm happy with what I've taken away from this course.

-I was not looking forward to the course, but, surprisingly I found some helpful things in it.

-i feel this has helped me alot in what i need to do from here on out

-I am not one for reading and taking tests, so when I had to take this course I was hesitant, but after completion, it was very helpful and easy to understand and I learned things that I will definitely use so that I can get back on track to rebuilding my credit. Thank You

-Good Program easy to use.

-A.H. was very pleasant, helpful and patient. I appreciate all of her help.

-Excellent learning tool.

-Many items I already knew and practiced. This was a good refresher and I learned new information too.

-I really did learn things in this class and I would really be interested in learning how to rebuild my credit.

-great course

-I am so happy to have the opportunity to learn from my mistakes.

-THANK YOU,WILL BE HELPFUL FOR MY KIDS AS WELL..

-I LOVED IT THIS WILL DEFINTELY MAKE BETTER PERSON HOW TO HANDLE MY FINCE WELL. THANKS ACTUALY THANK U VERY MUCH .

-this course was very helpful. i think i learned alot from this and i do trust that this course will help me in the future.

-I was glad that I had to take this course. It now has giving me a new outlook on my future

-I took this course on-line. It was very helpful to me. Enjoyed learning new ideas about `money management.

-Very good, I even had excellent help, with a program but, dealing with the compatibility of Vista and your program, great response time and help that worked. Well done

-GREAT WEBSITE!!!! VERY INFORMATIVE!!!!

-Thank you i needed this!!!! i hope to change my life!!!

-Very informative, thanks!

-Thanks!

-Thank you!

-excellent course.

-Thank you. I have my goals. Learned quite a lot of valuable information

-Thanks.

-Thank you.

-Thanks

-I was pleased with all the information provided in this course I will be using it in my future!

-This was a lengthy process but I'm glad i took the time to do it & I'm looking forward to putting each step in my everyday tasks. Thank You for all your help.

-I didn't know about the universal default clause. Thank you for bringing that to my attention!

-Very easy program to understand and use.

-VERY HELPFUL!! THANKS

-Thank you.

-This course was very helpful, and I am almost certain that this course will help me get back on track with my financials.

-Thank you for making this course available online. It truly helps those of us that are short of time.

-Great class!

-This was a very informative and beneficial educational/training experience. Thanks for the opportunity to enhance my financial future and my life through this knowledge.

-I thought the course materials were excellent !!! Also, I very much appreciate that I can return to the web site and log in to review the materials again & again in order to listen to the wonderful advice. Thank you.

-I learned a lot about my finances.

-THIS COURSE WAS DEFINATELY VERY HELPFUL AND UNDERSTANDING. I LEARNED THINGS THAT I REALLY HAD NO CLUE OF. I JUST WISHED I NEW THIS EARLIER, BUT I WILL START NOW TO REBUILD MY CREDIT AND ACHIEVE MY GOALS.THANK YOU

-Excellent Course. Very informative!

-time flew by it was really interesting

-Thank you very much.

-GREAT COURSE

-Although I was familiar with most of the information given, there were a few things that I learned about.

-A Very well organized and well presented course with useful information.

-I really enjoyed listing as I read along, it helped me stay on focus!

-Thank you for your support. Great job.

-I really enjoyed this program. I actually learned a lot of new things. Thank you for your help! I am really excited for my new start!

-This was extremely well organized and presented. Thank you for your help.

-I enjoyed the course, it was helpful.

-this was a very good program to use it helped me a lot thanks

-This is a great course to help and teach those in need with financial stuff. Thanks.

-This was a very informative course which I will utilize to set forth future financial goals.

-Thank you, I learned a lot about what I need to do. It has helped so I am not scared and now have the tools I need to move forward.

-Helpful.

-I think this will help us from making the mistakes we've made in the past. Thanks

-Thank you.

-Very Useful

-I'm glad I finished this course. Thanks.

-I learned alot from this course.

-Very interesting and very helpful. I only wish I'd known this before.

-it was a good course. I LEARN ALOT FROM IT.

-thanks

-This is a very simple and easy to understand class. It has very important information in it that applies to everyones life, no matter who it is or what they are doing. It makes alot of sense and I am thankful for it. Hopefully I can get my finances set straight and reach my goals. I never knew how to before and now I do. Thank you.

-Very good course

- I found the credit reporting and laws surrounding the credit acts very interesting.

-Very informative course. I learned a lot of things about credit cards, contracts and the Federal Trade Commission that I didn't know. I appreciated being able to do some of the chapters, and then log off to digest and come back to finish up.

-This was a wonderful learning experience. I only wish I know this information years ago.

-Loved it, thank you.

-Thank you for the very informative online course

-E. is great! She is very pleasant, bright & knowledgeable lady and you can really tell she loves her job!

-Very informative & eye opening!

-The teacher was very helpful and made me very comfortable. She told me lots of things that will be very helpful.

-Great Learning experience, I will make sure we as a family take advantage of all that we learned with your program.

-This course was very helpful.

-Helpful course, learned a few things, I really should take the time to do a budget. This course touches on things that can go wrong, but a whole new course would be needed to work out a budget when you lose 3/4 of your income. I liked the audio, the text was clear and concise and the overviews were good.

-I thought this was a well put together program. It held good information that could be used with those young people coming into the world on their own. It could help to have

this knowledge before they get into financial trouble.

-Thank you very much

-Thank you so very much. This program was very helpful

-This was a very good on-line course. Thank for the audio.

-Excellent Program and learned so much form the course. Would recommend this program to everyone!

-Information presented in a very helpful way. examples used were suited to the situation. Well worth the time to teach someone who has been having difficult money issues. Thank you.

-Very helpful and made everything understandable.

-This course was very educational.

-I think you were a real good instructor.

-Mr. H. was a very well spoken instructor, who was very familiar with the information

-Mr. H. was very nice and very helpful

-i KNOW THIS CLASS WILL BE VERY HELPFUL TO ME. MR. H. WAS VERY CLEAR AND RIGHT TO THE POINT

-Mr. H. was clear and very enthusiastic. He made it a point to make us feel we had self worth even though for us this has been a crisis. I appreciate his delivery very much

-Thank you very much.

-This course was very educational and helpful. Each person that I communicated with this process was very helpful and professional. Thanks! Sincerely.

-Although i took this course online i was able to understand it more and do it at my own speed. Thank you for all the valuable information and tools that i will need to get my finances back on track. Regards.

-This course should be given to all students in High School! Thank You I learned so much!

-I found this very interesting and I plan to apply it to my life. Thank-You!

-After I started reading the material I found myself thinking about how the material applied to my everyday life and how it could help me.

-I thought this course was very helpful with everyday life .I thought it was very

interesting.

-thank you

-THANK YOU IT WAS VERY HELPFULL TO ME, AND I WANT TO LEARN MORE

-I really enjoyed this course. I learned a lot and the Excel spreadsheets were super helpful! ~ Thanks!

-It makes me feel good to know that even though I'm 48 years old I can still change my bad habits and start fresh with new, better habits and there is still time to raise my credit score and to know that budgeting isn't as scary as I thought and easier then I imagined.

-Thank you for your help.

-Thank you, I feel that I've learned valuable lesson's here.

- This has been an informative course and I feel I have learned a lot. I plan to apply this knowledge to my future managing of my financial affairs. Thank you.

-This course refreshed me on what is important in life. There was helpful information i intend to use on a daily basis. Who would thought a 3X5 index cards with goals on them for a basis to budget. Good job

-THANK YOU FOR TEACHING ME A LOT! I WILL BE MORE CAREFUL WITH MY FINANCES AND WILL ALWAYS REFUSE ANY OFFER FOR ANY CREDIT CARD.....

-I had a blast with this course, can't believe I kept missing any of the questions. This was not only fun, but so easy. Thanks so much

-This was so easy and so much information. best 50.00 I ever spent. I was never taught any of this and I will definitely begin to utilize all the tools learned. I printed out every chapter to help me go back and review.

-This course was very educational thank you so much.

-I found this course easy to understand and helpful.

-This course was quite helpful. The chapters were relevant to my problem areas. I found the illustrations to be realistic so I could relate, and not so farfetched that I could not get the point they conveyed. However, the print on the online course was a bit small. I did like the double spacing between paragraphs. That enabled me to keep focused and not have everything just run together. Overall, the course was a great help. Thank you for the thoroughness of the topics.

-it was a very good course

-This was a very informative course, and I will use what I learned here for the rest of

my life as I continue to improve my finances.

-Great training, uplifting.

-very good course

-This was a very informative session that will help in the future.

-I think this course should be taken by all high school seniors

-Thank You

-your course is very self explanatory and thumbs up very helpful

-This is a really good course and helpful one.

-Very important information, especially concerning credit cards.

-Very helpful information. I hate it took filing for bankruptcy for me to get it...

-I feel your course is a great help in a difficult and trying time. THANK YOU VERY MUCH TO ALL.

-I will share what I learned with my children to keep them headed in the right direction.

-Very helpful and informative course, however, I was unable to fill in the blanks on the excel spread sheets.

-this course was the best 50 dollars i have ever spent. thank you. i wish i knew this information before i made all these mistakes.

-During this online course i've learn alot on different terms and how to go about making a budget very helpful Thank You

-The course was very helpful. I feel I'm off to a better future!

-Thank you for this opportunity to expand my knowledge base, I truly believe it will help me in my goals.

-Thank you

-Very helpful!

-Thank you very much I found this course very helpful.

-We would like to have more time for the class. More time is less stress.

-This was a great course. I am going to have my adult children use it. Thanks

-Thank you.

-Good program!

-This is a course that i feel should be taught in high school to help teens prepare for what lies ahead. Yes these topics are briefly discussed, or they were in my school district, but there should be more information such as what was provided here. This course was very helpful and I have learned quite a bit that I did not know.

-I always had a budget, but had no idea how wrong it was until taking this online course. Thanks

-thanks

-thank you

-thank you for teaching me so many things that will help me and my family in the future

-Thank you

-This was a worthwhile experience.

-Excellent Course. C. was an excellent instructor.

-It was a good idea to come in person.

-Excellent and very interesting.

-content was very helpful. Wish I had had it when I first started with life on my own. This should be a required course for high school graduates!

-I learned a lot from this course. I took it because it's required for my chapter 13 but am truly glad I did! The information was very interesting and helpful. Thank you.

-This program has given me some tools to work with in rebuilding my credit after bankruptcy, so i will not make the same mistake.

-I was very pleased with the process.

-nothing to really comment on, i did learn something, the only problem was this test is very long

-thank you your program was very helpful

-the program was very helpful

-Lots of great information that will be very helpful in rebuilding and establishing a good

credit report and life future life with my children and the retirement years. Thank you for this opportunity! Debra

-thanks for the help i will use it daily

-Great course. I have already started to implement the budget into my life.

-Very good course, Thank you.

-Thank You... It's amazing what you think you know vs. what you actually do know. My life will be better because of this training.

-This was very interesting and I learned alot. I will use what I learned and I will be back to site to review it often.

-I enjoyed the class, and the audio was an important feature. Thanks.

-thanks.

- I really enjoyed the experience & am thankful that I can review it in the future.