

MiM Quotes 4-15-10 to 5-14-10

-Your course has opened up my mind on a lot of things I have been doing wrong. I may not do the right things all the time in the future but, your course has enlightened me a lot. It has shown me where I need help in my effort to restore my credit. THANKS

-Thank you very much. I have learned some very interesting and useful information. I have printed out some of the pages so I may refer back to them and I have saved to my computer all the files to help me get on track. Although there are a lot of common sense items in your program, I take away a better understanding of how to protect and distribute my money. Rebuilding our credit is going to be hard work but, I am ready for the challenge. There is nowhere to go from here but up.

-this course was very helpful. I will definitely use the notes I took, the website link for review and the goals index card idea to better manage my money in the future. I think I am well prepared to be financially responsible and start my life over.

-Taking this course was a valuable experience. It was convenient and I learned a lot. I learned some life-long lessons.

-I didn't know what to expect when I went into this course, but I found that it was excellent in every way! It is well done, informative and easy to follow.

-The course provided me with the steps I need to take to get me back on the track to avoiding financial disaster. The steps pointed out and examples given seemed concise and clear. I plan to start a small business as my future goals.

-I learned a lot of helpful and life-changing tips by taking this course. The next step is putting things in motion so I can learn how to better budget and see personal success! I always thought having a savings should come last and only if there was money left over for it!

-I found this program very helpful. The content was very relevant to my situation and the language and manner that it was presented in was very easy to understand. I felt like I was talking with someone that was really trying to help. I also liked the overall attitude of the program. I felt very positive at the end of the course.

-Honestly I am very pleased how easy the material was to understand and how it was simple without making me feel simple-minded. The Excel worksheets are a fantastic touch. Thank you for some great tips and a way to broadly understand more about finance.

-Thank you. We were always careful and on budget but fell into your examples of unexpected serious health billings and being self employed our savings went quickly. The recession and losing employments and

our customers not being able to pay us sucked us under completely. I don't know that we will ever recover from this but will try to rebuild our life.

-I'm sorry that I had to go through the troubles I have to take this course. I find it very helpful and I think that students in their last year of High school and maybe a refresher (if taken in high school) be taken the last year of any College degree earned. It serves as a reminder to me that being "frugal" is not as bad as some have portrayed it to be, and being in my position now it is very "humbling". I hope my kids will learn Budgeting in their lives before they come into serious problems as I have.

-The course was very informative and gave me a positive outlook on rebuilding my credit! Thank You!

-This course was very helpful to us and includes a lot of information and tips that we will definitely use in rebuilding our financial situation

-Great course, I printed it out to review with my 26 yr old daughter.

-I have printed a copy of the course to keep and will use as an ongoing reference to assist in getting my life sorted out financially going forward from this point. Thank you.

-thank you very much!!! Fantastic 101 learning about how everyday life works this should be required for every young man & women 16+.....
sincerely

-The course was very helpful, thank you for all your help, even though medical bills and becoming disabled caused most of our problems, I see new ways to try to manage my funds better now that I have health coverage. Thanks.

-very informative, this would be a great asset for not just adults but students preparing for their future.

I think this program should be taught every year in school. I wish we had had this when I was in school. Maybe we wouldn't be in the mess we're in now. Excellent program,

-I was surprised at how much of the information in this course was really pertinent to my life and attitude. I really liked the way it stressed to save and pay yourself first. I learned many ways I can adjust my budget to reach some of the goals I've been thinking about. Thanks

-This course was amazing! I simply didn't know just how illiterate I was about money. I wish I could have learned these things as a child. I would not be starting completely over at 46 years old. It was so tragically unnecessary when knowledge would have made ALL the difference in my life. Thank you for making this class mandatory.

-I just want to say thank you for this wonderful education you've provided. It will help me a lot in re-establishing my financial aspect.

-This was one of the most educational courses I have taken about managing my finances.

-thank you for the opportunity to take this course. I learned things for the rest of my life that will help me to make better decision in my financials goals. Thanks

-this was very helpful to my life and opened up my eyes about how to manage my money and look for good deals and how to rebuild my credit to saving money to put my kids in college. Sometimes you need to see just what you are spending. Thank you for giving me back my finance and putting me back on the right track.

-it has helped my wife and me to talk more freely about our money problems and put things that we need to do and follow in writing to keep us on the right path.

-The materials provided in the learning modules were very helpful in setting forth the goals and life changes I need to make in order to succeed in the future.

-Great course! I found the information regarding record-keeping particularly interesting. I also learned much about the Credit CARD Act of 2009 from this course. It was comforting to read that 'bad credit' doesn't necessarily remain forever, if you take the appropriate steps to rebuild your credit. Thanks!

-The course was extremely eye-opening for me. I believe that our education system should better prepare our children for the real world by putting more emphasis on money and budgeting. Thank you!

-This course has been extremely helpful and informative. I plan to use much of this new information as I start a new budget with appropriate spending habits and more awareness of money use for future goals in my life.

-This course helped me to identify my bad spending habits and how to create a new and improved financial lifestyle by stopping unnecessary spending and to plan, budget and save money. Thank You.

-THANK YOU VERY MUCH FOR THIS OPPORTUNITY. I WILL DIFFINITELY BE DOING A MONTHLY BUDGET. I CAN SEE IF ONE DOES NOT DO A BUBGET, YOU WON'T KNOW WHERE YOUR MONEY IS SPENT. THIS IS WHY YOU CAN BE SHORT EACH MONTH.

-I want to thank you for all the information and help that has been given to me with the phone operators in giving me the information that I need and with the program it's self again THANK YOU

-I think this program/class should be required of all high school students. If I had had this earlier, it would have been of great help as far as managing finances AND knowing where and how to get help before I was too far "in over my head."

-I learned a lot from this course...being 88 years old I caught the problems that got me into Bankruptcy...now that I have gotten good advice from this program I intend to put many of the suggestions in play. Thanks a lot.

-I was impressed with this course I will be starting with our goals and continue with making a budget that will work for us thank you for the ideas you gave us.

-This course was eye opening and would be beneficial to all consumers even if not going through a bankruptcy. This course should be mandatory for seniors in high school and/or when entering the workforce! Thank you very much. Also would love to see a course in management of money in marriage. Spouses goals could be different and mess up the best laid out plan.

-This was a very informative program. This should be taught in school. Most of the info I knew, but just never thought I would be in the position, I find myself in. I will use this info and prepare our lives for the future and not just for today. I thank the people who prepared the program and the way it was presented. Thanks again.

-This was a very informative course it helped me to identify many bad habits that have contributed to my current situation. It has also helped me to understand that I will eventually work my way out of this situation and it has showed me how to avoid the mistakes I have made in the past regarding the handling of my finances.

-Thank-you for an informative program that really made me think differently about money management. The first chapter enlightened me about goals and budgets. Just when I thought I would never figure it out. With some work ahead, money management will be done responsibly and with goals in mind. Again, thank you.

-I was not looking forward to having to take this class but am happy to say that I found the materials very informative, well written, and easy to read. I did one chapter by listening to the audio and it was very well done too. Thanks for helping to make this experience more pleasurable.

-Everyone at your organization has been absolutely wonderful to work with and have provided outstanding customer service. Professional, yet friendly. You should be very proud. Thank you for all your assistance.

-I am 56 years old and going through "what I feel" is an unfair divorce. The spousal support and cutting of hours at my job put me in this position. I have always paid my bills on time and had good credit all my

life, but her attorney and the court left me no other alternative but to go this way because of the spousal support I have to pay. "VERY UNFAIR". Hate to cry on someone's shoulder but this thing has been going on almost 2 years now and I just want it to end. I want to start a new life and I believe this information will help me get started again.
THANKS

-Thought the course was very helpful. Liked the fact that could take a break if needed and continue where left off without any trouble. Also, liked the fact that I could listen to course or read it for myself.

-I really learned a lot about this, things I didn't know before and wish I had known.

-Most of this I already knew, a few laws and agencies were helpful. Circumstances that were unavoidable got me in this situation have been budgeting all my life, well at least since my first allowance.

-how soon can we buy or try to buy a house. We are putting everything in action in our house hold so that we can have success and maybe even some fun with our goals. I like to thank everyone who has helped us.

-good course...

-Useful information.

-Thank you

-great course

-This course was very beneficial.

-I really like this course and I would like to learn how to put money in my savings account of course if starting my budget does not work for me. Thanks

-this course was very helpful to me, lots of information. Thanks.

-This was a great tool. Thanks

-THIS WAS REAL EYE OPENING COURSE TO BETTER MONEY
MANAGEMENT

-I THOUGHT THE TEST WAS WELL COORDINATED

-I THOUGHT THE ONLINE CLASSES WAS REALLY SIMPLE AND EASY TO
UNDERSTAND

-Great stuff that was easy to understand!!! Thanks

- Helpful course
- Thank you
- very good and helpful thank you
- Thanks a lot a GOD bless you.
- good program
- Thank you, all of the material was very helpful.
- I found this very informative.
- This was a great course, and feel like it will be very helpful to me in the future!!
- The course is very helpful in developing and maintaining a budget. Thanks.
- I learned so much, a lot of helpful hints. Thank you
- over all, this was a good session
- I never realized that budgets where goal orientated. It makes sense to have goals, and to save and budget to reach them.
- This course is very informative.
- GOOD COURSE
- It was a good course. Thanks
- This online course was really helpful
- THANKS
- The Banks of today need to change. They need not be so greedy.
- It was very helpful. Thank you.
- Thank you for the opportunity to take this course, it was very informative
- THANK YOU SO MUCH, I LEARNED ALOT I NEVER REALLY KNEW OR EVEN THOUGHT ABOUT
- Great education class!! Thank you.

-thank you

-I was dreading taking this course, but I found it very interesting and educational for my future! Thank you!

-Concise, very relevant with information I can begin to use and will use immediately.

-I'm glad I took this class, thanks.

-I found this course to be surprisingly helpful due to my current situation.

-I wish this was something you had to take, before you get married so you could be better informed with life. Thanks

-This course was a REAL eye opener and I can't wait to get started using it in my daily life and rebuilding a new stress free future!

-Thanks! I learned alot.

-Thank you so much for this course. It was a required course but I am thankful that I took it. I believe I have learned some valuable information through it.

-Online course was awesome, very easy to understand and thorough.

-The class was very helpful and very clear to understand. It has a lot of good information that would help me in alot of ways now and in the future in taking care of my financial situations thank you so much for a good course and helpful information

-Thank You

-Thank you very much for your information and assistance.

-great course thank you.

-It was helpful and look forward to the chapter on reestablishing credit. More help with people that have lost income not that we didn't want to pay. Classes were expensive when income is lost.

-Online Course: It would be very helpful to have the text available for viewing while listening to the audio. (I had to choose whether to read the text or listen to the audio, on my system I could not do them at the same time.)

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-Thanks

- Very reasonable price for course.
- very helpful information, thank you.
- I really enjoyed the chapters - new understanding of handling money and the way I handle expenses etc.
- Great course. I learned some new helpful information. Thank you.
- Thank You, this has been very helpful & educational for me. I'm looking forward to starting a budget, saving money & setting goals.
- Thank you! This course was very helpful!
- This was a very informative course and I found it helpful.
- It was an informative course. Wish I'd taken it a long time ago!
- The course was very helpful and I'm sure I will be using all the information in the future, Thank You
- Nice course with good information. Thank you.
- I was very stressed when I started the program, but it was so "user-friendly" that I became more relaxed.
- Great and helpful information. THANK YOU!!!!
- thank you for the ease of the course.
- I really like this course, I'm glad I had to take it .I learned about budgeting and other thing. Thank you so much.
- This was very helpful to me.
- great course
- I feel some of this information should have been in the pre-filing
- This class was just as good as the first. But I really enjoyed this one. Hopefully, you can help me get back on track and get established again.
- I learned a lot about budgets and managing money. Goals are important. Thank you for this very useful course
- Enjoyed the course. I wish this course was offered to me sometime back before I ran into trouble and had to file bankruptcy (Chapter 13).
- This course was very helpful and I will use the tools that were provided to me to correct my ideas about money and my credit

worthiness. Thanks for everything. I will continue to use this website through my transition.

-Excellent online training.

-it was a very good course, thank you

-thank you

-This program was very helpful; the time went by very quickly. I enjoyed this program very much and will give me a lot to think about in setting up my own goals.

-It was a well written test that taught me a lot.

-very helpful, thank you

-Thank you for all the help I received. I believe this will be a big help to me in the future which starts tonight.

-This course was so helpful.

-excellent class

-I dreaded taking this course, but I'm so glad I did. Thanks I will put all my learned skills to use.

-I found this class much more informative than I expected and feel the material presented is something I can truly use. Thank you!

-this course was very helpful. Now that I am disabled and on a fixed income I feel this will help me in the future to AVOID making the same mistakes. Also the audio helped me to better understand all the materials in this program. Thank-you.

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-Excellent Course! I have more knowledge now that will help me with my money in the future. Thank you.

-This course was very helpful and had excellent information in helping to make a good budget. Thank You

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-THANK YOU

-I am glad to know I can go back and review this class as needed. That is a great bonus. Thanks

-very informative and helpful.

-What began as a "requirement" became a VERY valuable and interesting experience.

-This is an excellent course.

-THIS WAS VERY INFORMATIONAL I TOOK LOTS OF NOTES AND AM GLAD I MAY RETURN TO THIS INFO AT A LATER DATE FOR REFRESHMENT.

-I want to personally thank staff for helping me so graciously with my computer usage stumbling blocks, and being so courteous and prompt about doing so. Thank You. Also, a Thank You in the beginning of this process of bankruptcy, which can feel so disgraceful, and yet I was treated so kindly and respectfully. It made this feel better, and I thank you very much!

-Thank you for the information. It will be very helpful as we move forward.

-I found this course very helpful and plan to use all of the tips.

-this was extremely useful!

-Thank You! I will be implementing a budget and carrying my goals with me.

-this class helped me learn alot .thank you.

-I learned a lot from this course and will put most if not all of it to use in my home!

-good course

-Thank you for the information and assistance...

-Thank you. The class was helpful. I appreciate the spreadsheets and information on setting up a budget.

-THANK YOU FOR PROVIDING THIS SERVICE ALLOWING ME TO LEARN AND GET MY LIFE BACK ON COURSE

-This was very informative...I will be budgeting and not forgetting about saving first.....my personal goal is to have a nice savings account...no more credit cards...if I don't have the money I will wait until I save for something...thank you.

-I didn't do to good on the math part of this but did enjoy the others-
thank you!!

-Our bankruptcy was because of property sales and the building market has failed due to the economy. Therefore, I feel that this class was not relevant to our situation of the bankruptcy.

-I feel this course was well worth my time. I also am really glad I was able to take it. You do an outstanding job.

-the course was very well and understandable. I learned a lot....

-Course was efficient to work with

-Thanks. I loved it.

-I found it very useful to listen to the audio during the on line course, along with reading it...thank you

-This was very beneficial to me.

-great help!!!

-I learned a lot.

-Thank you for taking the time to put this course together. It is greatly appreciated.

-thank you for the opportunity to improve myself...

-This course was very helpful to me. I will be using a lot of the information from this course.

-Thank you. This course offered much useful information and I appreciate the opportunity to take it online at my convenience.

-Really, really great.

-well explained on line course a 10 plus.

-Easy to follow -- contained a variety of helpful info

-This course has been very helpful and an asset to me

-This information was very helpful and full of easy to use ideas. I plan to start using a budget to see if this will help me to reorganize my finances and give me a fresh start.

-I learned a hell of a lot about myself in this program. I recommend that all High Schools should have this course; there would be a lot less bankruptcies.

-It was a very worthwhile course and most things were very helpful however for someone my age it was quite a lot to absorb and I got very tired as I was trying to get finished in 3 days as I was imposing on a friend and her computer and I don't care to drive in Tampa all that well. Thank you!

-I ORIGINALLY HAD PROBLEMS GETTING ON THE SYSTEM. STAFF WAS VERY PATIENT AND SUPPORTIVE DURING THE ENTIRE PROCESS

-This was surprisingly a really good course. I enjoyed the info, and most really pertained to me, except the rental property stuff as I am already a home owner & past that stage in my life, but it was still considered food for thought. All in all this was a great program. Thanks.

-On-line availability helps greatly in making course material available in a manner that works around my schedule (I work 2 jobs, not much free time)

-Bravo. What a really good course.

-Thank you so much!!!!

- This was a very informative course. It proves we don't know as much about finances as we think!

-I feel this was very helpful & understanding.

-Thanks

-This course was extremely insightful to the point and concise thank you.

-Thank you so much for an easy to use program!

-Thank you for this opportunity.

-I think this is a good program

-know that my husband & I filed Chapter 7; I lost my job on March 31, 2010. What now????? Just making ends meet, thanks to the government regulations.

-I had completed chapter 8 and suddenly my page went away & when it came back it was blank so I had to redo & resubmit

-a very good course money in motion. I learned a lot!! Thank you so very much

-It was real easy and user friendly.

-I learned a lot in this course. Thanks again, finally someone has a class that you can learn and be shocked about info.

-it was a helpful course

-I was very happy to see that you had the audio for the reading part. I find it hard to remember what I am reading so I really liked that.

--Great course.

-great course I learned a lot

-very good course. I feel I now have the tools to a better start.

-Great!

-Nice!

-Great course!

-I just want to say I enjoyed this course, even under the circumstances that sadden me; I want to thank you for this course and future help to better my family and I.

-This was much better than I expected. I downloaded all the excel sheets and plan to use them.

-great web site thank you

-it was convenient taking this course at home thanks

-Very Informative!!

-I especially liked that we could listen along with the chapters rather than having to read all the information.

-I thank you for this course, I was told to take. I have learned some things I will remember to help me succeed in life. I will do a budget, and have a reachable goal card. Thanks again...

-I learned quite a few things I was unaware of Thanks

-This was a great opportunity to learn about budgeting and managing money. This also helped me to see what mistakes I was making in managing my money.

-Good info.

-The information we have received from this program will be of great help for us. It's like a chart to help us navigate our financial future. Thanks

-This program has given me some financial insight & tools to use in the future. Thanks

-Very interesting.

-thank you for all those interesting topics, these will help me renewing/changing my budgeting plans

-THANK YOU FOR THIS INFORMATION

-I will put in to practice the things I have learned doing this class

-I think this course was a great way to learn things about how we are actually treated by credit card companies and lenders. I did learn a lot from this course. I wish I would have taken it 4 years ago when I started getting into financial trouble. Thank you.

-Thank you

-Great program!!

-I am happy to say this course was very informative along with educational to me. It has given me a better insight as to the purpose of budgeting and setting goals.

-I really thought it would be very difficult to understand or to focus. I want to use a budget with a goal. I never have in the past.

-Thank you for making this available.

-very easy to follow course

-good content and helped alot.

-good course. Well thought out, well presented.

-Great insightful study, I hope that I can apply what I have learned to better my situation.

-Thank You

-I found chapter's 3, 4 and 8 to be the most informative.

-Thank you - very enriching and made me think about what I need to do to get myself back on track again!

-This is great and I learned a lot. Thanks.

-Thanks that was extremely helpful and useful. I was worried it would be not practical or helpful. Thanks so much I feel even more prepared for the future.

-It took me much more than two hours, but the course was very useful

-Thank You!!!

-THIS WAS VERY EASY AND IT WAS DONE IN A WAY THAT MADE ME FEEL VERY COMFORTABLE THANK YOU

-Very helpful and the voice part was great...

-I found this course very helpful. The reason I declared bankruptcy was due to all of the reasons listed. Divorce, Chronic illness, loss of health insurance, bad refinance rate on my house, which led to depression, charging medical bills, hospital bills, and doctors bills on charge cards. I tried to pay back by going back to work but was forced to retire again due to illness. I am the type of person that learns from my mistakes, will continue to work with my budget and #1 start a small savings acct. Thank you for all the help in getting me started on the right path. The narrator was very well spoken and I know what I need to do to start my credit over again.

-WELL DONE!!!!

-OVER ALL IS GRATE

-Thank you, this has been helpful, interesting and very much appreciated. Again, thank you.

-thanks

-thanks for helping me re-start my life.

-I really learned a lot from this program and I will apply to my life. Thank you

-Thank you.

-Great program I really learned things that I can apply to my life. Thank you

-The course was very helpful, and I am pleased that I was able to complete this online, in the privacy of my own home, at my own quiet time of day/night. Thank you for your help.

-Very informative, thank you.

-I thought the content was good and useful. Thanks.

-The course did help me knowing I'm not too old to start again and gain financial freedom.

-Thank You

-I enjoyed this course, learned a lot about budget. Thanks alot.

-Good Job with this online program.

-The course was very helpful. Thanks

-Thank you, I found this to be helpful. It was a pleasant experience.

-the budget chapters were very helpful

-I WISH YOU HAD THE CLASS IN HIBBING BECAUSE NO ONE TO HELP ME WHEN, I HAD TROUBLE ON THE COMPUTER, BECAUSE I DONT HAVE A COMPUTER IN MY HOME. SO I HAD TO KEEP GOING TO MY HOME TO CALL TO MAKE SURE I UNDERSTAND WHAT WAS WRONG AND, TOOK LONGER TO DO BUT ALSO THANKS FOR HELPING TAKE THE CLASS TOO.

-thank you

- At times it was difficult to understand, but at times it was very easy. I did learn from this and I hope to put it to use.

-Hope I can get back in to the course of the chapters to print all chapters. Because I read slowly and I would like to refer back to the chapters to help me get on a budget and the right track.

-Nice job ACCE.

-Thank You, this helps and I want to learn more!

-Thank you...I found this very eye opening

-I found this Money in Motion very interesting and helpful. The budgeting ideas and information allowed me to make a budget and find goals. Thank you.

-I enjoyed this course very much and will take what I learned and defiantly use it. I do understand that a budget is not just for people with finical problems and I don t know why I answered that question wrong twice! I think I somehow was misreading it. This is a great course and a good tool for learning for someone like me. I will do my best to learn from this experience and not let myself get in such a mess again.

-This course was very educational and I will continue to learn from it.

-Great site!

-I had to take this course to fulfill my bankruptcy obligations so I had the attitude of "just do it and get it over with". But, I actually learned important things from this course! And, I will refer back to this course for helpful tips on making my future financial situation better. I will also use the downloadable charts you have with this program. Thanks!

-I thought this was going to be very boring! But it turned out to be very informative and helpful!

-This was helpful. I do plan to use the forms downloaded. I did learn a few things about myself during the training. Thanks!

-THANKS AND GOD BLESS YOU ALL.

-Even though this course was mandatory for the bankruptcy, I enjoyed it and took away information from it that I did not know previously.

-I wish I could have had this before I got in debt & my finances out of control. Small stupid things cost me big in my credit & savings.

-I think this course is going to be very helpful for my life. I have learned a lot of things that I did not know before so I am grateful and happy about everything...

-Thank you for giving me an opportunity to take the course on the line so I could manage my time and work. Very good program, with lot of info that is helpful to learn and review. Thank you again.

-thank you for the many kindnesses you and your staff have shown me. Once again thank you,

-thanks this has given me a whole new outlook on what I can do to make my financial future more secure!!!

-Good class, a little long but very enlightening. Thank you

-Thank you

-Everybody should take classes like this.

-Thank you!

-Good information

-The course is very helpful and made me well informed on money management.

-This was a very helpful course. I learned a lot and will use this knowledge going forward.

-Course was easily laid out in a flow that made sense to the reader. The tests at the end of each chapter were very helpful. I enjoyed learning about all of this.

-This program has defiantly made some clarity to mistakes I was making before. Now I can monitor my spending more and cut back or rearrange where my money is going, thats the priority.

-great course

-Thank You

-I'm very surprised at just how much I did learn with this course. It helped me out a great deal. I'm going to try to implement a sound budget.

-I WISH I HAD KNOWN ALL THIS BEFORE MY BANKRUPTCY. AND I WOULD LIKE TO KNOW WHO GOVERN'S BANKS AND HOW THEY ARE ALLOWED TO CALL IN YOUR NOTES WHEN YOU HAVE GOOD CREDIT WITH GOOD CREDIT SCORE. AND HOW DOES FDIC WORK IN BANKS ON LOANS THAT ARE CALLED IN AND BAL. IS LEFT AFTER FILLING CHAPTER 7. THIS HAS HELPED ME TO KNOW WHO TO CONTACT WHEN I NEED HELP. THANK YOU.

-Very good course but I think it should be more specific as to how to rebuild credit after bankruptcy. Also, tips on how to avoid making emotional decisions about money so that you don't get into the same situation again.

-It was much better than I expected Thanks

-Very good course. Great information and very helpful.

-Thank You for all the help. I wasn't taught about money growing up or in adult hood. This has for sure been a real eye opener for me. You are never too young to learn something new. Thank You again May God Bless all of you for your wonderful Talents and Hard work. Thank you so very much for all the help. I felt so lost and had No Hope. Now I have tools to pass on to my two wonderful children. Thanks again.

-It really helps to understand my spending better.

-I still need a lot of help managing money but I am trying as hard as I can.

-This course was very helpful and a changing experience for me.

-Great source of information!

-Thank you for your time.

-I still feel ashamed that my wife and I borrowed more money than we were able to repay. We plan to never let this happen again.

-It's a very enlightening course. It will help me a lot to manage my finances.

-Thank you

-I enjoyed being able to listen to the chapters being read, I can listen better than I can read--!!! Thanks

-All courses are good for me to learn

-Thanks

-Thank you.

-This course will be of great benefit to me.

-After finishing this test online I got some idea what I should do in my life to come back on good track Thanks

-great course!

-I really found this helpful!

-This course was very interesting. I have really learned a lot and have already started on a budget. My next goal is to open up a savings account.

-Some of the credit card info seemed to be harder to understand than the other chapters. But overall was quite helpful. I am happy that I can reference back at any time. Thank You.

-The course will be helpful for me to never get in that situation again. I will follow a budget; in fact I started one April 1st.

-Aside from the website freezing up on me I thought it was a very detailed and useful course. Thank you very much.

-This online class was great I learned a lot of stuff I wasn't aware of and that will help me in the future. Thank you!

-I was very pleased with this course, except that the links to fill something out in a separate window, like the goal card, and one other...didn't work. No popup windows blocked or anything... other than that, I am glad I can come back and keep learning and refresh my mind

on what I just learned. This course should be mandatory in all high schools.

-Thank you, For All the Help, It Did Open My Mind on Money and How To Handle it, Thank You and My Future Will become Better.

-Very informative! Thank you!

-It was a good course. It opened up my eyes.

-Excellent course I recommend to anybody that is involved in managing a household.

-I thoroughly enjoyed this course. It gave information that I could print and keep for future reference.

-I enjoyed this course! It was very helpful!

-good course, budget is set.

-I learned a lot of very valuable information in this course that I will apply to my lifestyle and spending habits.

-I have budgeted. Divorce lead me down a road of financial ruin.

-I found this to be a very helpful class

-I found this course to be extremely helpful, I learned several new things & plan to share the information with my partner!

-I liked the course. Thank you

-Thanks

-Unfortunately all of the budgeting and planning in the world cannot overcome the current instability in the housing and job markets. God help us.

-I think this is a great tool for anyone in financial distress, I've learned good information concerning how to handle my finances.

-It is very helpful course. Thank you.

-I really appreciated the convenience of the online course. I have learned a great deal.

-Having the online course with an audio voice helped me a lot ...Thank You

-I really think this course will help me. I have already printed the budget forms and took notes of things to do to cut cost and save

-Excellent program.

-My education has been enhance by this course and I plan to implement what I have learned to create a budget, so I can have the things I need and eventually get the things I want. Thank you!

-This course was extremely helpful. However it does not help an individual who had to file bankruptcy due to medical bills which were unexpected and were much higher than any normal person would be able to pay. I even tried to work with the hospital when I was disabled and unable to work; they still expected me to pay the full amount due.

-This course has opened my eyes to a lot of things I had no idea about in my budget and goals in life every day. It has taught me to be more conservative about how I spend every day on simple things that are not needed. I learned to set goals on every part of my life to get the full benefits less stress or no stress in making decisions. Thank you for the opportunity to take this class of very important information, which, everyone should learn about...God Bless the World.

-IT WAS A REALLY NICE WAY OF STARTING FRESH AFTER A BANKRUPTCY AS A RESULT OF A BAD MANAGEMENT OF MY FINANCES. THANKS.

-the program was very helpful. I learned a lot.

-nice course

-I have enjoyed the experience and learned a lot from this program.

-Great Course!

-Thanks.

-very helpful and insightful.

-I will use a lot of this information in my daily life.

-if it were possible this course should be given to couples just starting out. I could have used this about ten years ago and my finances wouldn't be so bad, Thank you. It is very useful.

-very good course, thank you.

-very interesting, surprisingly, I actually learned something I hope.

-Thank you for your help GOD BLESS YOU PEOPLE!!!!

-I am filing jointly with my wife. Since we sat and went through this together I am hoping that she will not have to do a separate one of these. It was very long.

-This course was quite an eye opener and good information on the process of what it takes to attain your goals in life and just basic and simple steps in acquiring it. Thank you for the reminder.

-Great Course enjoyed it thank you.

-Helpful and easy to use.

-Very helpful and informative.

-this is a wise class to take,

-Great course...

-This is such a great tool for young people having to file bankruptcy. I have learned so much about setting goals and how to rebuild my credit for the future.

-Just thank you for all the helpful information.

-The course was helpful in that I was able to recognize where and why I am now in the position of filing bankruptcy. I feel this knowledge, had I known some of it as well as had the new laws been in place when credit card companies all started charging the highest interest rates, when I was in fact, only late on one card, it could have prevented me from this position. I also made some poor choices I will not repeat!! Thanks for the help...

-This was a very useful course. Having the audio was very helpful.

-Very Good Course easy to learn

-Learned a lot. Thanks.

-At my age, I am just trying to start over and hopefully rebuild my credit which was excellent until recently.

-It was great counseling advice that I will use. It very credit worthiness. I will practice what I learned.

- It would be very helpful if you could read along and listen at the same time.

-Thank you....I promise I will try to do better with my money decisions...

-Thanks! I learned a great deal of info from the course.

-very easy to use and navigate through.

-Thank you - this held my interest and was educational.

-I already am aware of these things. My bankruptcy is due to a lost job. Having said that, thanks very much for the service you provide.

-Increase the font size for the online users; it's too small and difficult to read. The information was pretty basic but still useful.

-Thank you - course has helped me to hold my head high, and start a new life.

-This information was helpful and easy to absorb. Thank you.

-I feel this was very helpful in understanding how to be a better manager of money. How to set goals, and the defining of all of the fair acts.

-I really thought the program was helpful. It made me realize a lot about how long it takes to pay back with interest and minimum payments. It also taught me a lot about saving and budgeting. I have never thought to journal what I spend daily for a couple of months. There was a lot of useful information included.

-if one paid attention and read all materials it was very beneficial. Thank you

-feel I learned a lot from this.

-Thank You

-Great course!! I have started a budget that I will adhere to.

-great program, thank you,

-I was not looking forward to taking this class. But, it turned out that I really did enjoy it. I will take what I learned and apply it to my life. So that my goals and budget will walk hand and hand. Thanks so much.

-Very good course. Glad to have been required to take it!

-This course was very informative and helpful.

-I did learn some things and found the information helpful. However, the cost is high for people like me who are filing for BK. between my lawyer fees, the home appraisal, and your tests; I've got even less

money to pay the trustee. Times are hard and a \$100 fee for joint testing is not helping the situation.

-I would have liked to download a copy of the budget form but we do not have Excel and when I went to print it out, it cut it off in 2 pages. I will get it to work but it would be nice to be able to print in some other form other than Excel. Thank you

-This course was very helpful, and I am grateful to have been able to take it.

-I certainly learned a lot. Test was very helpful.

-I found this course to be very informative and only wish I could have taken advantage of it before I got myself into this financial mess!

-Thank You!!!!

-Thank You so much I learned a lot and I saved all the files to use the graphics for my use...

-I would personally like to thank all of you for helping me understand just how important this class was to me, and to let you know all the knowledge I myself have gained and learned from this course, not only that, but my personal note's and my new budget are sure to increase my credit in the future. Thanks Again.

-I found this more educational than I thought it would be - I wish I had managed a budget before.

-It was a great learning process Thanks

-THIS COURSE WAS EXCELLENT THANK YOU

-our case involved a house that we purchased in 1995 that was well within our means, but we went into a spiral of debt when the house flooded in 2003 & never recovered. Thank you.

-I thought this program was very useful. I learned things that I did not know before. It was a good experience.

-excellent course thanks!

-The course was full of great information which is going to be very helpful.

-Very helpful test. Thanks!

-I wish someone had made me take this class before I got my first credit card. It would have saved me a lot of trouble.

-Course is very helpful

-Thanks, there was lots of information I needed to know.

-Overall this was a very informative course!

-Thank you for the education.

-Excellent Course!

-I thought I was being timed so I rushed . . . but then at the end realized I wasn't being timed and that I HAD to spend AT LEAST 120 reading the material and taking the test . . . I misunderstood the directions in the beginning, so I was kind of upset that I rushed through the material to try to get it done in 120 minutes . . . might be just my mistake, but I would hope that no one else made that same mistake . . . I went back and printed the material out so I would have it for the future, I found the material very informative. Good stuff.

-Thank you for an easy to understand tool to help with my future credit needs!

-thank you

-Thank you very much

-All in all I think it was very educational and helpful. Now I hope I can make it a future balance to my life.

-Very informative information. I will use this material in the future.

-very good education thanks you.

-I enjoyed the help it gave and clear explanations with the credit and financial world...

-This is a very informative class and should be taught in the High School for graduation credits

-Thank You

-Everything was very helpful. Thank you.

-Thank you everything has been really helpful information.

-this was very helpful and I learned a couple tips along the way!!
Thanks!!

-Course was very helpful...

-THANK YOU

-Thanks, this was information that I wish I would have had access to 25 years ago :)....Better late than never....

-I found this exercise to be very interesting and helpful in my future financial planning. I am very proud to have taken this course and I would certainly recommend it to anyone who may have a financial problem.

-Course was helpful. I learned from course

-Good class

-Course was very easy but lengthy.

-Thank you. Learned some good things

-very informative in setting goals and budgeting. Not as complicated or as scary as I thought.....all insight on all the various Acts was very interesting. A very positive course. Thank You.

-no comments

-very helpful thanks :)

-I LEARNED SO MUCH TAKING THIS CLASS.

-Good class

-Thank You!

-Thank you for having this available online, it works for people who are in my situation that cannot drive or have a fear of driving after an automobile accident.

-Thank you for opening the way I look at credit and budgeting my money

-THIS WAS A VERY INTERESTING COURSE, AND I TRULY ENJOYED IT, AND WANT TO LEARN MORE SO I GET ON WITH MY LIFE AND THE MONEY I MAKE. THANK YOU SO MUCH

-Great course!

-thank you!

-It's awesome that I was able to do this course on-line in the privacy of my own home - I also want to say that despite the loss of my job and my having to file for a Chapter 7 as a result, after completing this

course, I feel that all is not lost, that there is still hope for a new beginning. Thank you! God Bless America...

-This was so very helpful, my husband and I did this together and were encouraged to start a savings account. Though we are going through bankruptcy this has helped us to refocus our future. Thank you.

-this is an excellent course, very informative. With this knowledge I hope to rebuild my credit history. Thank You

-Thank you for this course, it was very informative. I plan to practice with the new found tools I've been given. Thank you.

-Great Program!

-Thank-You

-I appreciate having this on line program available

-This was well put together and very helpful.

-Good program.

-Very interesting, and easy to understand. I learned a lot about how to better our budget.

-I would really like help with goal setting

-Thank you.

-I would like to thank this online course. All I want to do is learn from my mistake, which I have and move forward responsibly with my money. This course was good. Thanks again.

-THIS COURSE WAS VERY HELPFUL AND VERY EASY TO FOLLOW. THANK YOU FOR THE HELP I WILL GO BACK FOR REBUILDING CREDIT TIPS
Thank you.

-Thank you so much.

-Very useful class ~ I enjoyed this. Everyone should have to take this.

-I am just high school educated, and work in construction. I just try to get 40 hours and try to make my bills. This course has opened my eyes and showed me that I need to educate myself about this a lot more. I have to. Thank you for this information.

-the only thing I would suggest is that you note to couples that they can each take their lesson separately. My husband works third shift and it took us quite some time to find time to do this together just to find out

we had to do it separately anyway. But otherwise, very informative and helpful.

-Great course. Very informative and motivating. Thank you.

-I learned many helpful hints about money, setting goals for budgeting and credit card company policies. This course is valuable even if you are not in a financial crisis situation. Thank you for the service.

-This course was a very insightful tool. I have set some goals and I'm excited to see where this takes me financially. Thank you.

-Excellent course. Very helpful.

-The program was easy to navigate and I will definitely be recommending it to friends and family. Thank you.

-Very informative course. I appreciated being able to take it online.

-This course was very informative...I wish I had taken it a long time ago! Thank you!

-Thank you

-Good class. Good Info.

-By taking the course on line, enabled me to read at my own pace. Since I am a slow reader I didn't feel any pressure.

-JUST WANT TO SAY THANK YOU FOR THE VALUBLE NFORMATIONS

-I was impressed with the material and the vast amount of information that was contained in the course.

-this has been a great help in my understanding, thank you so much.

-I have really enjoyed all of the information in this material. It has not only helped me at home, but with my schooling. I am currently taking Personal Finance, and the information I have learned here, I will be able to discuss with my instructor as well as my classmates. Thank you for your help. I appreciate you being here to help me better understand finances and problems with debt.

-Thank you for this online bankruptcy program which I enjoyed very much. It was very educational and informative about managing money and how important it is to keep a budget. Thank you for this wonderful program, I will do my best to keep in mind what I learned thru this program. Thank you again.

-I found the course very helpful. I did notice that the audio didn't match in one section with the printed copy. You may want to check into that so you can update the audio file.

-I think is a great tools and find it very helpful. There's lot information I didn't know about. I will keep this for my record and remember this exercise.

-Great course, much appreciates the information as well as the opportunity to complete it in the privacy of my home. I assume there is a reason for my wife and I to have to complete it separately, but I feel had I had a chance to review it with her it would have prompted discussion and household buy-in into some of the thoughts and concept presented. Also, sound was so slow to load I could not use that feature, would have been nice. Thanks

-I really enjoyed these lessons I will pass them on

-My husband is 80 and I am 78 so we will continue with a budget but probably not too many future plans.

-Having the option to have material read to me is a great idea.

-very well done

-My wife and I took this course together and it was very helpful please contact our lawyer as soon as possible on our results. Thank you.

-this program was very helpful to me

-Course was well put together

-thank you

-This program is a very good idea. I liked the fact that I could listen to it online and take notes as I listened. Thank you.

-this class is very good because they give me the opportunity to learn more about how to managa my credit and my money, and now I know how important it is to make a budget.

-Excellent course. I learned a lot of things I could apply to help us out.

-thanks for helping me in my financial crisis this course was excellent and I have many things to grow

-thank you for helping me in all the ways you could. I believe I can do alright now. I'll slowly gain my credit back and even then I'll be careful.

-This was extremely helpful, my wife and I did this together again.

-very easy to read and helpful

-Thank you this site was very helpful.

-I though the course was very informative and helped me to see my mistakes.

-Enjoyed the training, this was beneficial information for me and the family.

-Thank-you

-Thank you for this online course

-A great course, everyone should take it when there 18

-I enjoyed this online course very much. Everything was explained to where I could understand. Lots of good tips Thank you

-This course was great I learned so much and am 100% glad I took it thank you very much for providing it.

-very helpful. Easy to understand and navigate.

-Overall a decent course.

-Excellent course

-I found everything very helpful to me and look forward on working on a budget

-Thank You

-I found this course to be very informative and have gleaned many ideas I will use.

- THIS COURSE WAS VERY INFORMATIVE

-Very helpful, easy to read and follow.

-Excellent program thanks

-Very good course material. I found it helpful.

-This course should be required before graduation from high school!
This course - not what is the normal at the high school level. This actual course should be required!

-This class was very helpful to me. I will recommend it to my friends and family.

-great course! Thank you!

-VERY HELPFUL, WILL BEGIN USING NOW!

-Very helpful, material was easy to follow

-Very good learning experience

-Thanks good program

-Much more informative and helpful than I expected. I am glad I took the course.

-The only thing I can see personally that might need to be addressed to improve this website is the size of the font used. I knew how to change it for my own viewing ease, but I am sure that there are those out there who do not know how to change it. I would say if the font was increased slightly it would help many people finish this course with less eye strain.

-Thank you for this course. It really has helped me in budgeting my money and paying my bills.

-Thoroughly understood and related with said topic about managing budgets and avoiding the pitfalls of predatory lenders, how not to avoid outstanding debts, especially when related to large medical bills, confronting issues head on and providing a template to work off of. Very educational and recommend for everyone including classes in high schools and first year college students. Thank you very much!

-The course was great! It was very easy, self explanatory and informational. Learned a lot!!Thanks

-thank you

-Excellent course

-I thoroughly enjoyed this program. I found extremely informative and easy to use.

-I ENJOYED TAKING THIS CLASS.

-This course is a very professional in depth education concerning how to manage money. It should be taught in every high school.

-thank you

-Very helpful and well written.

-Thank you!

-Very helpful information and forms.

-A lot of what I read, I already knew, but some was new to me. There have been a lot of changes recently, and this has been helpful.

-not bad for an online course

-Thank you, for the course.

-Thank you this course has helped me very much.

-Pragmatic and direct program: very useful.

-I will go back and review this in the near future. It is very helpful, especially the encouragements you have placed in the text throughout the course. I hope it works for us. Thank you.

-I feel that this course will help me get on the right track.

-I liked the course a lot. The girl who answered my call three times and was very polite, patient, and most helpful. The course is very informative, very well structured and excellently overviewed. Thank you very much. I wish every immigrant in the USA had this course at the star of his life in this country.

-I learned how to budget my money. Not spending too much money.

-Great course! Thank you!

-This was surprisingly informative.

-Thanks for the opportunity you gave me, it was greatly appreciated.

-VERY HEPLFUL COURSE

-This was a lot of good information. I just wish I had gotten it earlier.

-Good info

-Great, user-friendly course!

-Thank you, For Your help...

-I am a disabled person with 2 back surgeries already and more to come. It was so much help being able to take this course on line. Thank you very much for helping, making it more convent and easier on my whole family.

-I learn a great deal and I pray that I will never have to do this ever again. I am better educated and to be honest they should offer this

when you receive any type of credit! Thank you for giving me a new lease on what it means to have a budget and A-1 credit!

-Thank you.

-This has been so very helpful to me. I will do my best to study & remember most of what I learned, so as not to make the same mistakes I have made in the past.

-Thank you, I have made all the mistakes and thanks to you I hope I can make a new and fresh start. No Bull, I really did learn from this course. Thanks again.

-It was part of my bankruptcy that I take this course so a lot of things I already knew about. I did however learn some new approaches on how to try to balance what income I have coming in. The budget and goals are a very good idea.

-I definitely needed this course I had lost almost all control of spending and my finances and have begun to re-tool my roll in things. I liked this course it was well read and fun! Thank You.

-I really enjoyed the course.

-online course made this process very easy

-Thank you for all your help. I learned some new ideas about budgeting.

-Thank you for the opportunity to start fresh. ALL the information I've covered today is very beneficial in helping me set my goals and following through with them.

-I found this educational and rewarding towards my new goals

-thanks, I enjoyed learning how to manage my finances better.