

MiM Quotes 5-15-10 to 6-14-10

-I don't see how anyone could spend only 2 hours on this! There is a lot of great info here! There were things I already knew but also lots I didn't know. I will use all of the info I have learned here. I think this is something everyone should take weather you are in trouble or not. We plan on using this info to help teach our 21 year old and 14 year old so they don't make some of the same mistakes we have made. Thank you for the helpful service and info.

-This course was just what I needed to rebuild faith and confidence in myself. I will use many of your ideas in daily life!

-This course truly was impacting on my life. I feel that so many would benefit from this course. Many of the problems that our country's youth are going through presently are due to the ignorance of the very teachings of this great course. Thank you so very much.

-THIS COURSE HAS TAUGHT ME A LESSON, REALIZATION AND AWARENESS OF MY FINANCIAL STATUS, THAT WILL PREPARE ME FOR BETTER SITUATION IN THE FUTURE BY APPLYING THESE INFORMATIONS, CIRCUMSTANCES BE MONEY SMART. IT TOOK ME A WHILE TO FINISH THE COURSE BECAUSE IT GOT ME SO INTERESTED AND SERIOUS. THANK YOU.

-This is an excellent course and I plan to use the knowledge I have learned here to rebuild my credit and never find myself in this situation again. I will also put the budgeting in practice starting today and pay myself a little something every chance I get so, I will have a little something for the future. Thank you so much for this class.

-this program was easier then I thought it would be. It also gave me great ideas on how to manage the money I do have and encouraged me to keep going even though I had to file chapter 7. The tools they gave me I will be able to use in every day life. I can't thank you all enough for the things I have learned. I will recommend this and all of your courses to others I know in financial trouble.

-Good information to help a person regain belief that they can establish themselves after a bankruptcy. This occurrence can happen from causes beyond one's own actions, such as the economic downturn in business and medical expenses. Thank you.

-This was a really helpful course. I think it is very well thought-through. Many women my age have raised children, haven't developed a career by staying in the workforce, and then find themselves faced with divorce and tremendous financial instability. I hope that financial literacy programs will become part of school curriculums as a matter of course, and that people will begin to talk about money and money problems. I will go back and read the chapter on rebuilding credit. Thanks

-THANKS A MILLION FOR THIS COURSE, I FEEL LIKE I AM READY TO START OVER BUT THIS TIME WITH BUDGETING SKILLS I DIDN'T HAVE BEFORE, I BELIEVE WITH ALL MY HEART THAT THIS WHOLE COURSE SHOULD BE TAUGHT IN HIGH SCHOOL LEVEL, JUST THINK OF THE MILLIONS AND MILLIONS OF KIDS WHO WOULD START THEIR ADULT LIVES WITH FINANCIAL WISDOM!!!!!!!!!! WOW

-For a 62-yr old retired journalist, it's amazing how much I didn't know. Yet I shouldn't be surprised. My father and late my husband insisted on sheltering me from all things financial (control freaks much?) Beyond writing checks at the grocery store (I've NEVER, not once, balanced a checkbook). So when, after 36 years, my husband ran off with someone else, I was impossibly clueless. I thought the equity loans/lines that I so casually signed up for and drew upon for several years were from my IRA. And then there were all those free and easy credit cards that came steadily in the mail, urging me to cheer up, get over it and enjoy life after divorce. It's a wonder I still had a roof over me by the time my sister turned me over to the bankruptcy lawyers. Bless all of them and everyone else who helped throughout this humiliating process to save me from myself. Someday -- soon? -- I hope to be able to laugh hysterically about it all. Meanwhile, though, I'm looking forward to obsessing over my new best friend -- a little black book known as The Budget. Again, many thanks.

-I never realized what a budget can actually do. I was one of those skeptics that never believed that a budget could help with finances. I guess it took losing everything we ever worked for in a bankruptcy to acknowledge that it didn't have to get this far. I will definitely be using the tools that were provided in this course. Thank you.

-I have learned a lot from this course and it will surely help me to better control my budgeting, lifestyle, and how I manage my finances on a large scale. I've learned how to ensure that I have a better chance of meeting my goals and avoiding financial disaster ever again.

-Thank you! I consider this "exercise" the most understandable and valuable information that I have ever read - wish I had been going in this direction sooner in my life! I also believe it's never too late!

-I admit I was not looking forward to taking this course. Now, I am amazed at how much I learned and how easy it was to follow along. The organization of the course is superb and the ease of understanding is outstanding. I wish I had taken this course 8 years ago before I ever had a single credit card or started to build my debt. Thank you for a perfectly presented opportunity to learn this valuable and necessary information.

- THIS ONLINE COURSE, NOT ONLY TAUGHT ME A LOT BUT ALSO MADE ME OPEN MY EYES ABOUT THINGS I ALREADY KNEW BUT DID NOT PAY MUCH ATTENTION TO. IT WAS VERY EDUCATIONAL VERY SPECIFIC AND EASY TO UNDERSTAND. STAFF WAS EXTREMELY HELPFUL AND PROFESSIONAL WITH ME!! THANK YOU.

-This was a fabulous course and I wish it would have been offered in high school or at least college. Sometimes experience is a tough teacher!!! Thank you so much for this class and I look forward to future training courses.

-very informative, especially the goals and budgeting. I am making a budget as we speak now!

-The content was more useful than I anticipated.

-I love this course. I wish I have taken this course before I got into financial trouble.

-GREAT COURSE

-Thank you!

-It was well explained.

-Very well laid out course.

-course was helpful and provided good information on establishing a budget to better manage my income.

-Thank you very much.

-should have something like this in school system when I was in high school.

-This is a wonderful and VERY USEFUL learning site, Lots of valuable information to carry with you and use throughout your life. THANK YOU CCCS for making this site and info available to us and others who need these learning tools in their lives!!!!!!

-I was nervous at first but it got easier.

-I was glad I took this course. I learned quite a few things I didn't know before. I think it will be a useful tool.

-Thank You I enjoyed taking the course.

-Thank you I really learned alot. It opened my eyes on ways to set up a proper budget. And manage my money better. Thanks again.

-THANK YOU I WISH I WOULD HAVE HAD THIS COURSE IN HIGH SCHOOL.

-Very informative and mind opening

-this was very informative and I will be able to apply this information to my daily living.

-This course was well thought out and covered the bases with regard to credit and working with a budget which is something that I have not done in the past but intend to do from this point forward.

-I really learned quite a bit about credit tips that I didn't know. Thank you

-This time, just need this 2 courses, it was fun and comfortable, I learned some things that will help me with my future finances.

-It was worth the time. Thank you.

-The content was thoroughly covered and very easy to understand.

-Thank You!!

-Course was very informational and I enjoyed learning new ways of budgeting in the privacy of my home. I am thankful for this program.

-This course was a very useful experience. I don't remember any discussion of goals. I may have over looked it in my eagerness to get on with the course. I am familiar with goal oriented studies and have written similar courses for Afro-Asian studies at the 9th grade level.

-Thank You for offering the required course on-line!

-thank you

-This is a good program with ease in accessibility.

-nice course overall...the text could be a smidge bigger, other than that well done

-THIS COURSE WAS VERY INFORMATIVE, WHICH I LEARNED ALOT FROM, IT WILL HELP ME IN THE FUTURE

-I was very impressed with the professionalism of your staff when dealing with them on the phone; can't recall the name of the gentleman who did my pre-counseling class, but he was great...he was compassionate and encouraging.

-I think the course is laid out really well and it is easy to understand. Thank you for the help.

-I was very much pleased and happy I had to do this course I really did learn a lot. I'm not one to like school and tests but enjoyed this one.

-It would be good if could read the print as the audio speaker is talking. Reading along could be more efficient. Thanks you.

-I now know the importance of a budget to help me attain my goals. Thanks for the wonderful information.

-I would say everyone regardless of age if a wage earner should take this course

-Opened my mind to many mistakes I made

-Good course & I really liked the Excel forms attached.

-Great Online Course!

-Thank You!

-I DIDN'T THINK I WOULD LEARN MUCH FROM THE COURSE BUT I DID. THANK YOU FOR THE INFORMATION I WILL USE IT TO IMPROVE MY LIFE.

-very helpful thanks

-The ease of the on line class is a life saver, thank you

-Thanks to this course, I feel much more confident that I will succeed in making a budget that I can follow!!! All of the information was very informative and did relate to the "average" person! Thanks Again!!!

-I found the class very helpful. My wife and I sat down together and took the course and were able to discuss different topics and ideas that we can use during our financial planning going forward.

-This is an excellent program and would be useful to anyone wanting to know their rights as a consumer. The information can assist in financial success regardless of age. I would recommend this program to friends and family.

-I already paid online for first course and they sent me a bill

-Thank you

-This Was So Very Helpful to Me Now I Am On My On. It Taught Me Many Lessons About Money Matters I Was Not Aware Of. Thanks To All

-The only reason I am here is because of a failed economy and poor National Government leadership.

-THIS COURSE WAS VERY GOOD I LEARNED A LOT THANKS

**-this was very helpful. I will continue to refer back to it for helpful tips
thank you very much**

-I liked the read a long media it helped allot

-great course.

-This course was very helpful to my situation.

-Thanks!!

-Thank You!!!

-This course was very helpful.

-Great information

**-This program was extremely helpful! It will definitely help me to make
better choices in terms of managing money and reaching my goals.
Thank You!!**

-This was good learning material.

**-I was very pleased with this program. I saved so much time (and
money) by having the option to complete this online. Also, it was
helpful that an audio component was included.**

**-That's great for my learning with Pre-discharge Course. I greatly
appreciate your kindly help.**

**-I thank you very much for the valuable lessons I learned in this course.
I'm sure with this knowledge I'll be able to get back on my feet after
this bankruptcy case is over. Again. Thank you!**

**-I was surprised at how helpful I found this program. I hope it is
available for other to use before they get into trouble. It might be
advantageous if taught in high schools.**

**-Congratulations on your well documented class with complete
information. We will definitely continue to use it as part of our daily
lifestyle.**

-Very educational. I learned a lot from the budgeting session.

**-I am thankful for this course and since the letters are small I found it
quite useful that there was audio available. I also took advantage of
printing each chapter out for future reference. I will do my best to
utilize the information in this program to help me pay my bills and to
save money for my future and present goals. I was never good at
setting goals and this has helped me to see the advantages of goal**

setting. It is not something I learned as a youngster. God bless you all for this program. Thank you.

-very helpful inspires me to do better

-Thank You

-This course was well-written and easy for me to understand AND I learned some important things. Good job communicating! I was glad to be able to go back to a page I had already completed. That was very important to me. I did lose about 30 minutes doing that - I don't know why, but when I logged in and chose to start by reviewing the budget chapter, the time I spent on that chapter review was not counted.

-Thank you!

-Good final course.

-thank you!

-The information was helpful in each chapter.

- I would like to thank you, for making this course very understanding, and helping me to notice my mistakes that I made, in managing my credit.

-Excellent course

-very helpful course. I believe it has enlightened me to what I can do to build a more secure financial future.

-Opened my eyes about saving better.

-Our biggest problem is that we have NO income other than our Social Security to work with. My husband had an extended illness and lost his job. We should have addressed our problems much earlier. At 75 and 68 and the current employment situation, there is little chance that we will ever work again.

-Very well done and flexible!

-Many thanks!

-I found this course very informative and helpful. I was surprised it was interesting, considering it was primarily a teaching tool.

-This course was very helpful and I would recommend it to everyone that may be having financial difficulties. Thank you

-thank you

-Very good course, I gained a lot from it.

-This course that I have taken was very valuable. It showed me a lot of areas that I am failing, and it shows me how to correct the problems. Thank you for the course.

-This was a helpful course to me. Thank you

-Thanks

-Good Program with great help.

-This was a very enlightening course. I was dreading taking it, but found after I began, that it was fun and full of facts that I did not know beforehand. I would recommend it to others who are filing bankruptcy or are in financial jeopardy.

-Thank You

-Thanks

-Very easy to understand. Would recommend some visuals, a video to be added to the audio.

-Thank you very much for all of your help. I do think this course was a very valuable learning tool. And we hope to improve our spending in the future.

-Thank You

-I found this class to be very informative... I enjoyed it! Thank You,

-I am very glad this was available online! Thank you. I especially liked the information about recent legislation and the specific details of changes made.

-ironically, all of the topics that I checked off are on my list of goals. Thanks for everything. I now have tools that I can utilize for life, and I am looking to learn more.

-How about teaching people how to have homes and cars without having to have any loans at all?

-I admit that at first I thought this was a joke, but it really did open my eyes to things that I thought I knew about, but did not! I am extremely happy I took this course and the test! Thank you!

-thank you.

-this course was helpful

-THIS WAS A GREAT PROGRAM TO MAKE YOU DO THE THINGS YOU SHOULD BE DOING WITH YOUR FINANCES.

-This was very interesting and educational

-Great program, I learned a lot about my spending habits

-I learned a lot by taking this course. Thanks.

-Thank you for this opportunity, I have learned a lot taking this course!

-I Enjoyed the Course and plan to make changes in life

-I found this course to be very helpful. I have heard of budgeting, but have never tried it. Thank you for this opportunity.

-I had a great time thanks!!!!!!

-I really got a lot of good information out of this course.

-Thank you. The chapter reviews were quite helpful.

-Thanks I learned a lot!!!!!!

-This course was very informative and helpful. Thank You

-the audio reading system was great!!!!!! Great idea! Helped me to concentrate much more!

-I found this course very helpful and think it is a valuable tool for someone who has found themselves in a negative financial situation.

-Valuable information presented in a coherent, easy to appreciate format. Thank you James norton

-Every high school student should have to take this course

-I loved these courses and I am glad they offer them.

-I thought the course was Very helpful, wish I would have had the information a lot earlier.

-This was all great information and details that make the budget process very clear -

-please fax to my lawyer thank you his fax number is 215-569-1444

-I REALLY ENJOYED RECEIVING THIS CLASS ONLINE, AT FIRST; I THOUGHT THAT THE CLASS WOULD BE A DRAG. BUT AFTER TAKING THE COURSE ONLINE I FOUND IT (CLASS) TO BE INFORMATIVE AND WOULD

RECOMMEND THIS COURSE FOR ANY INTERESTED PERSON IN IMPROVING THEIR SITUATION.

-Seems like this should be a common sense deal. But I am surprised how I took certain things for granted.

-Thank you for the audio

-YOU KNOW YOU CAN GO THROUGH THIS COURSE AND IT CAN REALLY MAKE YOU START THINKING AND IT WILL HELP ME A LOT SINCERLY MICHELLE

-very good course

-Thank You!

-please email certificate my attorney and to me at. Please also do this for my husband certificate. Thank you.

-learned many useful tools.

-not to depend on your job and live pay check to paycheck you never know if you will lose everything after 30 years, only I can pay me and start saving for retirement.

-I found this course very helpful and it should be a mandatory High school course!!!

-At first I thought 120 minutes, oh no ... but it turned out to be interesting and the time went by quickly. Thank you ... I appreciate all the thought you put into the course.

-Thank you, if this course was taught in school, there would have been much less confusion in my life.

-thank you your program was helpful KERMIT

-Thank you, I did find your program helpful, as of our first use, my husband and I have been using a budget, I find it very helpful and you are correct in that it helps eliminate a lot of stress, Teresa

-Thank you for allowing me to take course on line. My money order should be in your possession. Lewis

-I WAS SURPRISED THAT I LEARNED SO MUCH

-Thank you, very informative.

-Some of the topics and questions did not pertain to me due to my age (87) and the fact that I am semi-retired. Your evaluation questionnaire

did not allow for me to state this. Many of the questions were kind of ridiculous (i.e. calculating doubling of a penny for 30 days)

-I think you need to reword the beginning of the course. I am a fast reader and finished the entire course in 40 minutes. I understand that you legally need to have 120 minutes but there should just be a clock countdown on the website. You should state clearly even if you finish chapter 8 you need to stay active in a window or the time will not countdown. Instead of 120 minutes it took me over 3 hours because I didn't catch that the clock wasn't running while I was working elsewhere on my computer.

-this course could be timelier. If i can finish it faster than the average person than i should be allowed to.

-I found this material very understandable especially with the option of both audio and reading along. Thank you. Louise Severson

-I thought the material was very relevant to my needs. It was well-written and presented. The questions were good as well.

-The timer thing was messed up. I logged out and it was at 29 minutes or so and the next time I logged in it was at 364 minutes! I know I logged out. I hope it still accepts my thing.

-I found this course very useful and may sometime pick another topic listed above to try!

-Thanks

-I am great I take this class

-I enjoyed this course.

-I REALLY ENJOYED TAKING THE MONEY IN MOTION COURSE.

-Thank you

-Before taking this course I thought it was a waste of time, however; I learned that a budget is a necessary tool in understanding how much money is thrown away frivolously every day---with a cup of coffee here and a candy bar there. This course has opened my eyes!! Thank you.

-I am in the finance field and I felt this was a very strong course.

-THIS COURSE WAS/IS HELPFUL TO ME AND IT HAS ENCOURAGED ME TO ACTUALLY CREATE A BUDGET AND STICK TO IT. THANKS

-audio option was very good tool

-it was very good

-I enjoyed the course. Thank you for the help, as it was very good.

-The information was very helpful I learned a lot of things that i didn't even know.

-This course was so informative. I enjoyed it!

-THANKS

-Everyone should take this course it taught me so much Thanks

-excellent course!

-It is informative.

-Thank you for the great advice and tools to help my future....

-THANKS

-Very convenient for a working person and easy to navigate

-Thank You for this course. It is a very helpful source of information and I am grateful that I was able to take it.

-It was a great course

-Thank you. I truly learned by this course.

-the course gives you a Good guide to start over.

-This program was extremely informative. There was a lot of information I could've used along the way that now I will be able to. This will definately help me in the future with managing my finances. Thank you very much!

-Thank you for offering this course online! It was helpful to have this flexibility.

-I was skeptical about this course and went into it because I was required to as part of my bankruptcy. I was quite surprised at how much I learned, especially in the area of budgeting. Thank you

-it was very helpful to know about budgeting and all the credit rules.

-I found this course to be extremely useful in dealing with my current financial situation. I feel more comfortable in starting a home budget and avoiding the pitfalls of getting into debt. Thank You.

-Thanks!

-THIS WAS AN EDUCATIONAL PROGRAM I LEARNED A LOT OF GOOD THINGS THANK YOU.

-Thank you

-I learned a lot. I feel comfortable moving forward financially. I will keep my goals close and take advantage of this second chance. Thank you again for this wonderful class!

-This course was SUPER!!!!!!!!!!

-This course was very helpful.

-This course was very helpful, and the chapters were written very well, very easy to comprehend and understand. Very Helpful!

-the video graphics created a seasick feeling and slight headache

-The course was awesome. Would like to suggest that a couple should not be required to take the training separately if done on line. My husband and I did it on line. While he was doing the course, I sat with him and we did it via audio. But of course, we had to do separate tests which was fine. Again, thank you for putting such a course together in such a way a person can understand it. Great job!

-I enjoyed this course a lot and learned alot.

-Great Course

-Great course! Recommending to my friends!

-I am very regretful I am in this situation, but, I am glad there are programs out there like this to help me.

-Very informative, thank you.

-I never figured out how at 18 years of age saving 3000 dollars a year for 5 years while earning 10% annually until age 65 would produce over a million dollars!

-I think this education course should be very helpful in rebuilding our financial future. I am excited to learn to use and stick with a budget in our family! I am hopeful that it makes a HUGE difference for us! Thank you!

-I really like the charts in which I printed and will make copies to use for my future financial needs.

-I was surprised at how informative this program was. Although, when I had finished less than the 120 minutes, I would have liked to have taken the course test then, than to have had to wait. Very informative and helpful and I printed each chapter for future reference. Thanks.

-Thank You

-Doing this on-line course helped me realize why my husband and I filed bankruptcy. It also helped me to understand various terms I was not familiar with. Most importantly, budgeting and goals is what will help me. The information was very helpful.

-I really enjoyed this course. Thanks

-I was pleased with the course, the convenience, and the material. It was comprehensive and helpful.

-this course has really helped me to see areas I was weak in when it comes to finance. It has given me a new outlook on money and how I can make it work for me Thank you so much

-I thought the whole process was super

-I found the course very helpful - thanks

-Thank you!

-I learned a lot about budgeting with this course.

-This is a very good class

-Very informative and will help us get back on our feet after the bankruptcy.

-Very Good I learned from it

-I wish they taught this back in high school! It's too bad that I had to file bankruptcy in order to receive the tools I needed to manage my finances.

-thanks

-I especially liked the budgeting chapter, and the credit card chapter. Very helpful, indeed.

-Thanks

-Great Course!!!

-Thanks

- Using the Audio and reading the chapters was helpful.
- thank you
- Excellent course
- This has helped me to understand some things I was still in the dark about. Thanks
- Nice website. Easy to follow.
- Thank You!
- Thanks
- I would like to say one thing. Thank You.
- I'm grateful to learn more about budgeting my money and short and long term goals. The course was most helpful and I will reference back to it often. Thanks!
- This was very helpful. Thank you.
- thank you
- Once all eight sections are complete, including quizzes, and 120 minutes are up, the program should automatically take us to the final test. I learned I had to go back to section 8 to get to the quiz, after some time of puzzlement.
- You folks made a painful situation bearable!
- wonderful course but I cannot believe it can be completed in 120 minutes
- very helpful and very easy to read and understand
- Enjoyed learning and taking the tests. Thank-You!
- Thank You!!!!
- I think since the course teaches about loans and so forth there should at least have one available in getting your higher education cheap as possible using various resources and advantages to adults. And where to start a search for higher education.
- Finding a Career Transition Job - Continuing Education idea
- The course taught me how to budget my money so I can avoid any more problems financially.

-This course has been very beneficial.

-I love the course. I wish I had access to the information before I got myself in to financial trouble.

-Thank You for ALL your help, it will help my family achieve our goal of getting back on track.

-thank you, got great ideas how to start clean!

-This was a very enlightening course. Thank You Very Much.

-Very informative course, thank you - I look forward to applying what I learned

-I really enjoyed the fact that I could do this online when I had time.

-Thank You

-Thank you for your help.

-Thank You.

-Great course! I wish that I had had the opportunity to take a course like this on finance and money management BEFORE I had financial problems and had to file for bankruptcy. This type of course should be a required course for high school students and college freshman. Excellent!

-The course was very helpful and gave many useful pieces of information. I have printed off all of the materials to use as reference. Thank you.

-Excellent information and options. Thank you.

-This course has opened my eyes to a lot of my problems.

-I think myself and others could really benefit from this program and is also very convenient to be able to take the test online.

-This class was well detailed and I find it very easy to use

-Thank you, very good information. I should have taken this several years ago to refresh my thinking before I got into this problem. Looking forward to better times with a renewed bright future.

-Awesome class!

-thanks for the help

-Thank you for this course, it will definitely be a tool I continue to use since I still will have access to the site.

-It was helpful

-Surprisingly I enjoyed taking this course. I printed off all of the information for future references. Thank you

-helpful program. Thank you!

-There were definitely things I didn't know before.

-The course was very helpful and I learned quite a bit of information that I didn't know beforehand.

-This was a very helpful program and plan to refer to it when needed. There were many things i knew, but never put into use. Thank you. I am ready to move on from my divorce and financial hardship and start rebuilding my credit. Thank you

-thank you very much

-I found a lot of useful information with this course. It was easy to understand also.

-Very basic stuff that everyone should know but also very helpful.

-Helpful information that I can use as reference.

-I enjoyed the course very much. I would recommend it to my friends or anybody who needs it.

-it was a very good course and opened my eyes to many things I had forgotten over the years.

-Very helpful & extremely well organized - really made me think

-I learned a lot. Thank you

-thank you, very helpful for the future after my chapter 7.

-thank you very much for all your help

-I like on line courses because my time available doesn't always coo respond with classroom setting times and it usually allows you to review difficult information more than one time. This was a good course.

-It helps to hear the narrator than to read the material yourself. I'm a visual learner, so it helped that a lot of examples were given. I really learned a lot. Thank you so much!

-Thanks - this was surprisingly helpful, especially being able to listen to the text and read at the same time.

-There was a glitch in the minutes spent online and I would like to thank everyone who helped to fix the problem. The professionalism and care from them is extremely appreciated. They deserve to be recognized.

-I didn't feel the course was a waste of my time, as I was afraid of. I did learn some new things even though I've been taking financial courses through another program (norwescap), and some of the things I've learned already were reinforced. I did have three questions and wish there was a section specifically for questions. What is a payday loan? Although it was mentioned a few times it was never defined. What is the difference between term and whole life insurance? And, when is practical to cancel full coverage on my car? Thank you for making this course available online, and thanks to CCCS of NJ for ALL the help they've given me over the year.

-Your test question on "mortgage insurance" is unclear. There is MIP which protects the lender in case of default, homeowner's insurance which protects the borrower from damage and theft, and mortgage ins. which is basically a life ins. policy on the homeowner in the amount of the outstanding mortgage (generally, a decreasing term policy)

-It was a great course. I got into trouble helping out my kids.

-I had to file for Bankruptcy because the Banking industry has failed me. I was a Mortgage Broker and when the Lending industry went belly up, so did my finances

-I learned some valuable material that i can take with me when I am ready to rebuild my credit.

-Thank you it was very convenient and extremely informative. Wish I would have known this stuff forty years ago!

-I enjoyed it learned a lot that I thought I knew

-I needed to take this course due to bankruptcy, but I learned so much and was so impressed that I want everyone I care about to learn what I feel I now understand. Thank you so much!

-I was totally impressed with this course and feel it should be required for all newly married couples or maybe even seniors in high school as part of requirement for graduation. Thank you!

-Very helpful and easy to understand. Written with a positive outlook on rebuilding your credit, not with a "doomed to high interest rates" or "no credit ever again" perspective. Thank you so much.

-it was very helpful.

-The course was very informative and helpful.

-THANK U

-I have learned a lot from this and will continue to use this information in the future, this will not only help me, but it will help me to help my Family. This has given me some definite ideas that I will put into use. Even though a lot of my financial problems didn't just happen because of me, but from unexpected events that did not leave me any choices...however I intend to be more on top of my financial situations and to keep an accurate budget.

-I learned a good deal here. Thank you.

-A very good course. I recommend it highly to all people whether they are in a current financial crisis or not. I am very interested in the rebuilding credit section as well. Thank you!

-More on signing contracts.

-Good job, I'll recommend this to others.

-I think the course was very helpful; it put a realistic light on things. I will use a budget and set goals.

-thank you

-Learned a lot. Course was very helpful

-Very informative

-Thank you. It was very worthwhile.

-I have really benefitted from this course. Henceforth I am going live on budget.

-The only thing missing in this course is how to work as a couple when setting the budget and goals as both might have different goals. Also what about when one person takes care of the bills and most of the money goes into one checking account.

-this helped me a lot. Learned so much

-Should have done this a long time ago. Both wife and myself.

-Thank you so much. I learned a lot. I will now be able to handle my budget correctly.

-This course was much more than I had anticipated and I feel it is a good foundation for me to actually start a budget and stick to it.

-This was a very helpful course

-The size of the characters font could be a little larger! I enjoyed the course and learned from it! Thanks, well worth the \$40.

-Thank you!

-I would recommend this course to anyone not only those having financial problems. I learned a lot.

Some questions were extremely easy. I personally know about many of the financial tips offered, but it was exceptionally helpful to learn about the recent government laws enacted to help consumers. The credit card industry took advantage of us, and I'm happy the consumer has laws to help us fight the big credit card companies. Thank you for a good course.

-I truly learned something tonight. This course was very helpful!

-At 69 years old, and not too savvy with a computer, the test was a bit stressful. I had trouble with personal interruptions and getting logged in again. My code numbers weren't transposed correctly. The telephone staff was helpful and walked me through the login process.

-A good topic to address would be budgeting for a self-employed person with unsteady income.

-There were several things I learned that will help with my situation. Very well put together.

-very good program

-Thank you

-The material was easy to follow and understand. It was explained thoroughly. I will be teaching my kids to write it down and keep track of money....

-I printed out the material then listened to the audio. That was extremely helpful to understand.

-By going through these online course I learned where I need to improve my spending attitude.

-i think a course on all the e-bay, PayPal, and other online phishing scams would be helpful, I've been careful/lucky but it can be really hard to make sure you're not getting scammed....also a list of places to report/forward these email, like spoof@ebay.com and spoof@paypal.com

-very well done course. Easy to read, informative without being too technical

-I would like to know how delinquent medical bills affect your credit score. Do they get reported to the Credit Bureau? Do lenders take these into consideration when making decisions? How should you go about discussing options with a collection agency when the balance is a large one and would take extreme amount of time to pay off? What is a reasonable payment? Can you choose to deal only with the institution that you made the debt with and completely bypass the collection agency, even if they have already sent your debt to them?????

-Thank You all for all your help!

- The course that you offered was very informing. I learned a lot from it. Thank you for giving me this chance to help learn how to budget.

-I learned quite a bit from this course and wish I had taken it years ago before getting into financial trouble.

-thanks

-I learned a lot I didn't know

-thank you

-I liked this course. The information was short and to the point. Not at all overwhelming. I thought the course length was appropriate. I wish there was more than one chapter on rebuilding credit since I'm going through a bankruptcy. Overall very pleased.

-This course was very helpful!

-This was an awesome course. I printed all of the chapters and plan to use this as a reference. THANK YOU!!!

-Thank you very much! I am grateful that I was required to take this training. It was useful.

-Good class learned much thank you for providing this class

-THANK YOU FOR YOUR HELP

-I enjoyed taking this; it was fun and very helpful! :)

-THANK YOU VERY MUCH...IT WAS VERY INFORMATIVE AND SIMPLE ENOUGH TO REMEMBER AND TO APPLY...Blessings

-THANKS

-I WISH I HAD THIS INFORMATION MANY YEARS AGO BEFORE I EVER BEGAN USING CREDIT.

-I think this course was very helpful to my financial goals for present and future. Thank you.

-thank you very helpful

-THANK YOU FOR YOUR HELP!!!

-If your company provides any post Chapter 13 filing credit rebuilding programs please let me know. From about 1988 until 2004 (16 years) I had pristine personal credit, then I fell upon bad times and I need to rebuild. It would be a shame for 16 years of excellent credit to be disregarded.

-I had no idea that I would be taking this course and test. I thought my husband and I were doing fine inately. What a rude awaking we had. Thank you for this course and your help.

-GOOD INFO

-I think this is a great asset and learning tool!! I only wish I could have had this course a few years ago, I know that I wouldn't be filing bankruptcy now if I did!! Thank you so much. I printed every chapter and plan on referring to them faithfully!!!

-I learned so much because of this course. I am excited to rebuild my life and to implement these tips. Thank you so much~

-This course was great, thank you!

-This was quite informative

-great course

-thank you for your help.

-I really enjoyed the program and would like to get more information, that will help me more in life.

-Thanks you really made me see a lot of things I didn't know. It will be very helpful down the road.

-The initial on line course was a bit confusing on how to move forward after you read the chapter. From my computer it was not clear as to how to proceed from chapter one and move to the post test. It only seemed to finally flow smoother at chapter 3 on. I initially thought I would not like the on-line course but it was much easier and finally about chapter 3 became less stressful as throughout the course you could refer back and it is all about learning and truly grasping what you are learning. Thank you.

-It was a very good course

-thank you for your time.

-There is a lot of useful information in this course that I can apply to my finances. I look forward to continued education to learn more about life and money. I also found bankrate.com useful information as well.

-This was very enjoyable. I am anxious to learn how to re-establish my credit!

-Enjoyed being able to take the course at home and at my time. An added feature might be an online live chat if there would have been any questions. The material was clear and understandable, but sometimes there is that "Right Now" question. Thanks for this opportunity!

-using the audio while reading was a great help

-The information was very important and will be used in the future in helping me establish my credit.

-awesome info!

-I felt the course was well presented and very helpful.

-Thank You!

-I think it would be helpful to view the charts while listening to audio. I did not see away to do both.

-Loved being able to complete at my own pace. Also having future access to materials is very helpful.

-It was a good course

-I now feel ready to be able to go on with my life and be able to make a budget and stick to it. I will be able to decide needs from wants. The information that I have learned will help my family and I a great deal. Thank you very much.

-The chapters on budgeting were valuable

-very helpful

-good course, helpful and useful information.

-Thanks, great course, just one suggestion.....I have bad eyes and was hard to read the courses, and i couldn't get the letters to get bigger.

-good course. Learned a lot

-I found this to be very helpful. I didn't think that there was that much for me to learn that I thought would actually be helpful and useful. Thank you for making this an enjoyable class for me I hope it helps others too

-This class was very interesting and I can't wait to start a budget plan.

-I WISH THAT I HAD GONE THROUGH THIS PRIOR TO MY BANKRUPTCY. BETTER YET I ONLY WISH I HAD THIS PRIOR TO USING DEBT SOLUTIONS, WHO TOOK OUR MONEY BUT PAID NO ONE. WE TRIED SO HARD TO REPAY OUR LOANS, BUT WERE TAKEN SO ABUSED BY DEBT SOLUTIONS AND THE ECONOMY THAT OUR ONLY WAY OUT WAS TO FILE CH7. I WISH EVERY YOUNG PERSON COULD TAKE THIS COURSE. I AM LAID OFF AND THERE IS VERY LITTLE WORK FOR MY HUSBAND SO I AM NOT SURE WHERE OUR MONEY IF ANY IS COMING FROM RIGHT NOW.

-I felt the course was useful and although many of the topics were familiar to me, there were a number that weren't. I did learn things that I didn't know.

-I really did learn a lot from this program. Thank you

-WITH THE ECONOMY RIGHT NOW AND LITTLE OR NO WORK,IT IS GOING TO BE HARD TO WORK WITH A BUDGET SINCE I AM A SEASONAL WORKER AND THERE IS LITTLE WORK TO BE FOUND. I DID FIND SOME VERY GOOD TIPS AND IDEAS FOR MY FAMILY.

-This course was user-friendly and easily understood.

-THANK YOU FOR ALL YOUR HELP.

-I enjoyed the class and learned some of the things I did wrong.

-Great Course Would Highly Recommend!

-I was surprised at what I learned. I thought I knew more than I did. Thank you for this class.-

This was a great learning course on how to budget and manage your money and how to set goals for yourself.

-very good class easy to understand

-I enjoyed the reading and definitely learned more about this than I knew, I am glad to gain additional knowledge.

-The course was very informative. I enjoyed learning the simple procedures for balancing a healthy budget and using goals to achieve this. Thank you.

-I found this program to be very helpful and understanding to me. I plan to take this information and put it to use to help build our credit situation and taking a better outlook on our retirement years.

-Real reason for my bad credit is my wife who makes a lot of debt

-This was an interesting experience. Wished I had taken this course years ago! Thanks! Can't wait to get started on my budget and see where my money is going!

-This course was very interesting and informative. I really enjoyed it and believe I will be a better person as a result of taking it. Thank You!

-Information was very informative, clear, and easy to understand. I thought the audio aspect was absolutely great, I was able to pick up and follow the material a lot easier with the audio. It allowed me to get through and understand it a lot better. Audio is a must have, great job. A lot of helpful information and ideas given in the course. Course was interesting and not dull. Actually enjoyed the quizzes and test. Overall great course. Thanks.

-thanks!!

-It was the crash of the real estate market when I was heavily invested in land and building of five homes that created havoc in my financial life with major debt and banks being unwilling to cooperate and foreclosing on the properties. It put me in a financial situation that my lawyers felt was impossible to overcome on my own. I am still left with debt on things that were secured with assets and cards that were jointly signed and now my wife is left with all of those accounts. So saying, all of this was things I have always tried to do, but never hurts to have it reinforced.

-THANK YOU FOR YOUR HELP

-Thank You.

-Thank you for your help. It is good to know I can call on you.

-I am 74 today. I was always good with money; however, had two family members, one ill to take of. One child 13, who needed braces and a violin. One dog, 20 yrs old needed attention with teeth etc. 3 yr old

Westie dog, needed allergy test and injections Very expensive, very ill. Special food etc. two cats 11 and 12 yrs old needed attention. Special food etc, or will be ill. All are doing good, but expensive upkeep. With all of this and my own ill health, meds and Dr, even with insurance. I pay for all of us life insurance. Have a house and car. etc. Upkeep. This has thrown me into tizzy. My husband died, and I am on monthly fixed income. I keep up good insurance on car and house. However, I have done a few stupid things. I also gave quite a bit of my money. Now I am broke, but, thankfully, not without help. I am going to make some changes now that will help. I really was living like I used to, eating out too much etc. Thank you for this class. This will help me. I want to work, but have fallen again, and have too much pain. I am nurse; my feet and back have deteriorated. I hope my pain gets better soon, so I can work. Also, I found that my mouse, when I clicked on some answers, did not work, I think. Thanks, enjoyed the mental work today.

-great course! Very informative. Thank you!

- Our problem has been not setting goals or using a budget. I know what they are now and the tips to their working but still am not a good goal setter.

-I learned how important a budget was.

-I did learn a lot, and wish however that I would have had this course about 4 years before I got my finances messed up. But, it will now help for the future as I have to rebuild my credit

-THIS WAS VERY HELPFUL AND GAVE SOME INFORMATION I WAS NOT AWARE OF - THANKS

-Thank you for the easy and availability of this course.

-Very good, helpful

-very useful site, very educational

-thank you.

-Thanks

-The Online course was well prepared and easy to follow. Good Job!

-thanks

-good course, I actually enjoyed it. I need new glasses so I had to print the lessons out to read without a headache, which cuts my course minutes down so that I had to skip around a bit when I wanted to take the last test, but other than that it was good and I really did learn from it. Thank you.

-Thank You.

-I had identity fraud and from this experience I will assist others when I see a red flag or refer them.....to you

-Thank you very much this course was extremely helpful.

-Did not know that my husband and I had to take this course individually. We took it together under my husband's name. That could be explained better for the customer. I have now completed under my name. Please contact my lawyer as soon as possible. Thank you.

-This course was very comprehensive and informative concerning managing finances. I learned some very useful tips on budgeting. Thank you

-Thanks for everything

-This has been a good tool to open up the lines of communication between me and my husband.

-i actually enjoyed this course and learned quite a bit. The knowledge will be helpful in my future financial goals. Thanks

-Personnel on the phone were extremely polite even when I got stressed out and were very helpful in getting this done. Thank you.

-Excellent course and very helpful.

-This course was very helpful...keep up the good work

-This was a good class, I learned how to make a budget, how to budget by money, how to shop better, how to compare prices.

-A great help. I should have had it a long time ago

-AWESOME COURSE, IT WILL HELP GREATLY, THANKS!

-Great course. This was very helpful.

-I think that even if my wife & I try to use a Budget by using some of the knowledge and tips that we learned in your course we will be coming out ahead. Too bad we have to go through this bankruptcy first but maybe we can help someone else that is going through the same things we are.

-Well pleased with the course

-VERY HELPFULLTHANKS A LOT.

-thanks

-I think a course like this should be something that all young people going off on their own, or even prior to high school graduation, should have to complete. This is something valuable that could prevent so many problems for so many people.

-I found this very helpful and learned about so many laws that I never knew about, that will help in the future to make much better decisions. Thank you for this valuable information...

-Great course. Even though I knew some of the information, there was a lot I did not know. I am so glad you let us go back and review the course from time to time. We had called to find out about that. I will definitely use the review section myself, and I also want to have my teenage son review this course so that he does not get into the same financial troubles we did. Thank you.

-This course was very informative, and opened my eyes to things I should have known Thank you.

-Thanks, reinforcement was wonderful

-This material is very helpful and will be useful.

-this was insightful

-that was informative thank you

-This class has taught me a great deal regarding the credit situation. I have applied things I've learned from this class.

-Excellent

-Easy to understand and clear.

-I've really taken quite a lot in today that was pretty life changing advice. This course made me realize how horrible I've been in managing my funds and having children to raise accordingly. I have a new perspective on spending that I've been working on for a while now. Thanks for the course.

-This course offered a lot of information and was easier to use and understand than what I expected. Thank you!

-Initially doubtful, I found this very helpful and informative.

-good job

-Thank You!

-I did not know what to expect from this course but am very pleased with the content; especially surprised by the "goals" factor being included. Very good.

-I don't know very much about bankruptcy. Especially at 59 years of age. Poor choices and becoming disabled change many things in life. Thank you.

-Good online class - thanks!

-Thank you

-This was a good program!

-Thank you for this, it will be a great help in the future.

-Thank you.

-Thank you.

-This course really was helpful I had a lot of the right ideas just slipped into the credit card game to help live not above my means just live in general. You think things are going to get better and you will be able to pay the bill back in a year at 0% but they get away from you. I know now if you have to eat beans and bread it will be OK. Thank You!

- I believe that we have received counseling which will be most beneficial to us from now on. I am extremely appreciative for this education.

-I appreciate the training. It was very clear to understand.

-Thank you so very much

-I enjoyed the course very much and feel it was very beneficial. I wish I had taken a course similar to this one many years ago. I would have saved much, much money over the years. I believe a course similar to this one should be mandatory in High School and a prerequisite to graduate.

-it was very informative.

-Thank you very helpful. Have a great day.

-I am a truck driver and found this on line course best suited for me. Thanks to the people at CCCS for all their help with my situation.

-Thank You For the learning experience.....

-It was great to open my eyes to what I have not been doing to help myself to a better life. If I budget and hold to it I can get out of the financial problem I am in. Great course. Thank you

-I think it was very well put together. Thank you

-Thank you Very MUCH!

-Thank you so much for this informative work study program. I really learned a great deal in just my everyday life. I will begin with my budget goal card when shopping and revamp my budget for the day, week and month. Thank you again.

-I wasn't sure how I could check the answers I missed. When I went back a few pages it said "web page had expired".

-Thank you.

-I believe this was an excellent course and made me think about areas wherein I need improvement. This course should be a requirement for high school students, as well as anyone who is seeking credit for the first time - if something like the latter were feasible. Thank you.

-The class was very helpful, I am happy I was required to take it.

-Course was helpful

-Very helpful course. Thank you.

-Excellent info.

-I did learn some things and gained some tips for when I file my taxes next year.

-This course had a lot of good material in it. I did learn a lot by taking this class but the material in it would not have helped me stay out of bankruptcy. My problem is my soon to be ex husband who placed me in the situation that I am in.

-Thank you, I am starting new time, new life.

-Very helpful.

-I was a little bit disenchanted that I had to spend 2 hours online doing a 'course' in order to file bankruptcy; however, I must admit I learned quite a bit and hope to learn more on the site about rebuilding my credit.

-I think this was a great program!

-Thank you for the class, some of the information I had no idea about!

-While very little of this information was new to me, it was presented in a clear manner that was easy to understand. It made me rethink things I've been lax in and encouraged me to think more and work harder on a budget.

-Thank you this information has been helpful.

-thank you

-This course was very helpful and provided excellent information that I can use in the future.

-appreciate that it was targeted to appropriate level of understanding

-We had to file chapter 13 because when the economy hit we could not keep open any longer. Our partners also owned the building and filed a \$1.8 million dollar lawsuit against us for the balance of the 10 year lease and late fees and interest. We could not afford the \$15,000.00 to fight it in court. We have learned a lot in 33 years in business and now thru this process and trials we are going thru we are learning about leases and partnerships and what we should have known before signing contracts. We want to restore the trust that our vendors and lenders had in us for the first 29 years in business. We have been working hard repaying the debts for the last year and we will continue to work hard to get debt free before we retire. Thank you.

-The course was helpful and while I have always used a budget I learned ways to make mine better for me and my family. Thank you

-Thank you for a very user friendly course. I've learned that I am already using some of the practical tips given in the course and have learned much more about making the right choices, and becoming financial free.

-This online course gave me the knowledge I need to rebuild my credit and learned that making goals is key to a good budget. I really liked this course.

-course very helpful

-course was very informative

-There were some good clear points during this presentation. I am sure we can utilize some of them. Thanks

-excellent course and feel that we have learned new budgeting techniques that we were not utilizing efficiently.

-Thank You

-Program should tell folks to avoid credit cards, instead of talking about how to 'manage' them. There is no reason people should take out a loan to eat lunch.

-Thank you.

-excellent

-excellent course

-Overall, budgeting in the context of personal goals makes sense to me & gives me motivation. Carrying a goals card in my wallet is an effective way to keep priorities in mind.

-This course was very helpful

-I came away with some great information. Thank you!

-How to budget when you get commission every month?

-I didn't like the excel worksheets. I copied and pasted your samples instead and that worked great. The program was easy to follow and to complete. Thank you!

-I am on disability and I don't know how a budget can help me. My bills are over my income. I have rehashed my situation over and over. Is it possible to refinance with a bankruptcy on your record? Are there any government grants available? Will HUD help me with a voucher?

-I did not feel that knowing the different agencies should have been in the test. This should be directed to the most common problems or setting goals and learning to manage your money. I did feel that there were many good pointers and information regarding the importance of knowing what you are signing. etc.