

- I learn so many things that can improve my life and help my family in this hard times.
- This course was more than I had anticipated. I have learned more in the time I have spent online than I can imagine. I plan to continue to learn more about spending more without giving it any thought. I will keep a book in my purse to write down every dime I spend from now on. Thanks
- Thank you so much for the auditory option. It helped me a lot to be able to hear someone reading the material since it is difficult for me to read without losing my concentration. Great help!
- It's too bad this course isn't taught as a required course in high school because the information learned would really help young adults from making long term financial mistakes. If I had learned this info years ago I wouldn't be in the mess I'm in now! However, I am now committed to becoming financially responsible, have cut up all my credit cards and am looking forward to a fresh start. Thank you for this easy to learn course!-Thank you. This was very helpful. Would have liked to have had it a while ago.
- I found the class to be most valuable. I've read and studied the entire book and was grateful for the instructor's explanations. At age 75, I make few long term plans, but I understand monthly plans work for me. Suggestions were very adaptable to my situation. The instructor had a pleasant voice, and a sincere explanation. Many thanks!
- Thank you, I really did learn some things that I had not known before. I am feeling much more confident about understanding money right now, but I realize I have a way to go before I am good at it. I intend to come up with and keep to a budget - I already have my goal card and will keep it in my wallet. Thanks so much.
- I expected I would hate this and was only looking forward to getting it over with. I was very pleasantly surprised and am eating crow for lunch today. I felt every word was useful and relevant and there was a lot of information that will definitely help us rebuild our financial future. I even plan to have my 17 year old son read the notes and formulate how he wants to handle his finances starting now. This course changed my point of view on how to handle money and what I can do with it. I think I will no longer live in the present day and have no money tomorrow, but think about what I purchase and save money for rainy days. Thank you, you have definitely earned the fee for this course (plus some but I'm putting that in the bank).
- good course, one of the few mandated government courses that have actually provided useful information. i had printed all the chapters. thanks for offering the online class as well, it is much easier and comfortable and has a more profound effect to have the ability to move at my own pace - thanks
- I learned a lot because it is everyday life experiences. I really liked the idea about the folders to keep bills in.
- this course helped me more then i could imagine. now i ask myself do i really need this item before i buy it and i find myself putting it down and not purchasing it!
- After a lifetime of poor money management, I wish I had had the sense, years ago, to follow the guidelines contained in this valuable course. Unfortunately, I didn't even know that "schooling" in money management was needed.
- This was very informative and an eye opener for me. I will utilize the tools that I have

learned in my everyday life for the debt free future to come!

-This was a fabulous course. Wish I had learned these principles many years ago to have avoided the financial issues we are facing today. I printed off the entire course so our children can read it and have a jump in life on their finances. I would also recommend this course to others who are struggling and need a budget.

-It was very very helpful for me and my family. I would like to say Thanks a MILLION!!!!!!

-this course was very helpful to me. i learned some new things and reinforced some old ones. I feel confident that we can get our life back on track due to this course. thank you ` much .

-Thank you for providing this for me. I appreciate all the advice and hope that I can implement them. God bless you.

-There were a lot of things I thought I knew, but I really didn't. This class helped me to understand and realize some of the things I was doing wrong. I plan to use what I learned in the near future to continue to stay away from being in debt again.

-The course really put things in perspective for me and helped alot. I will use the tools i just learned in everyday life!

-Thanks for all the help this was an amazing program, and I learned a lot of things I did not understand. I will be printing off the materials in the program to be able to use in the future. Thanks Again!!

-i learned an incredible amount from this course, this course has provided me with some very good tools to use in my everyday financial life that i now have the knowledge to use, thank you very much

-The course was very educational.

-The course was truly helpful. It had things in the course that I had not even thought about or heard about. I just wished I knew of your organization before I got myself in the place I am in. I learned alot from this course and would be interested in others. Thank you!

-It took a while to do the course, but I accomplished it in one day. It did give me lots of information that is helpful to me. The course was easy to follow and understand, If you didn't understand it the first time you could always go back. Thank You

-It would be nice to learn about investments. I am 47 yrs old and have no knowledge about stocks etc... I have no savings to retirement. Thank you for adding the chapter on rebuilding credit. That is just as important as the rest of the lesson.

-by taking this course I learned a few things I did not know that will be helpful to me and my family.

-Thank you for this informative course. Some things I knew many I did not. This is a very difficult for me at (my age (54) to be going through bankruptcy. Who could have guessed that I would buy a car, my husband's plant would close, and my small business would suddenly be without customers all in a 3 month period!! You have given me some hope that I may climb out of this mess and start fresh. This course should be

in every high school in the country.

-Overall, a good learning experience.

-Thank you! The information was quite informative. I will use what I have learned.

-The instructor made the class easy to understand & related to subjects we could relate to and was so pleasant & kind. Made a tough situation easy to deal with.

-I printed out the chapters because I want my son to read this as well before he gets his first job so he will learn how to make his money go far and work for him. I wish I had taken this course before I became a homeowner.

-This course was very informative. I think every young person should be required to pass it before graduating high school.

-I really enjoyed taking this course. I feel that it was very helpful to me. I am going to definitely use the information to the best of my knowledge and get my credit back. I always had good credit until my misfortune but I am willing to do whatever it takes to do so. Thank You Again for all the good information.

-Thank you for providing this learning opportunity. This program was very helpful and easy to understand. I would also like to mention that the staff was very professional, friendly, and easy to talk to. I would especially like to thank S. for being so helpful. She did a GREAT job assisting me from beginning to end. Thanks !!!

-I've already started using my goal card. My attitude has changed about savings, realizing that when I save first I pay myself. If I had adequate savings I would not have put dental bills, eyeglasses and car repairs on credit cards! It will be hard to save but I will never let the credit card companies own me again! It will be worth the work and I will fill proud of myself for living within my means, even though they are very limited right now. Thanks for your help.

-I am very pleased with this course and would recommend your organization to everyone that may need this type of service, I feel I have learned alot including important things about my own spending habits that definitely need improvements, thank you.

-I liked the way you had the option of either reading the material on-line, or having the audio file to listen to. Sometimes, I just felt like listening, and other times, I felt like reading - it was a good mix, especially if your learning style is a mixed one, like mine. Hopefully, I will never have to go through bankruptcy again after learning all of this. I was unaware that I could empower myself through some of these steps. Interesting course with good visual support and useful website links - thank you!

-I really do feel that this course was beneficial and I did learn quite abit from taking it - it is a good follow-up post chapt 13 filing. I feel better educated to practicing budgeting and becoming more financially secure for the future and to learn from past mistakes; there are many valuable suggestions in this course. Thanks.

-This online education is extremely helpful. I found out quite few things I did not know about and they will be extremely helpful in the future. I would like to thank CCCS for the opportunity to work with their program to obtain my certifications for my bankruptcy and the additional opportunities to get information for future needs. Thank You.

-I was very pleased with this being online, I could sit back and re-read things. Some of

the info I already knew, but there was some that was new to me. Being able to take it in the comfort of my own home made me not feel rushed. I want to thank your staff for all the help that they gave me from the very first phone call I made to your company. They were all very understanding that people get into situations they can't get out of and your employees didn't hold that against me. They were very professional Thanks again.

-This course was very on target. All of the information contained in the booklet was excellent. Some of the material I was aware of already, but there was a lot I needed to know. It is great to know bankruptcy is not a doomed end. Course was awesome!

-I learned so much from this course. Especially that I should keep a log of my "spending leaks". For the first time in a long time I feel I have power over my money. Thank you so much for giving me confidence.

-Each chapter was filled with useful information that has given me the resolve to repair, rebuild, and, hopefully, improve my financial situation. The content was thorough, but not overwhelming. I especially liked the audio feature.

-I am truly pleased with all the information supplied to me. I realize that even though I find myself in this situation currently, it is not a life long issue. This problem can and will be resolved through my lessons and educational information obtained. Thank you..

-Very educational and valuable information

-Thank you for this interesting info.. I hope I can use this knowledge to get myself out of this horrible situation.. This is a major detour in the book of life I am dealing with, but things can only prosper from here.. I have been dealt all possible bad hands thus far. Again, thank you.

-I considered myself well-informed, but I had never encountered some of these ideas and I think they'll be useful.

-This is a great course. I have spent 21 years in finance/mortgage business and I am aware of all this but it was still helpful

-Thank you for the opportunity to take this course. It was very helpful.

-I enjoy the layout and audio given with your course. I thought I would have to read it and be bored but the audio and following was a GREAT help! Great job in the layout and being so easy to follow

-I am ready to practice good money skills and get on the road to financial recovery and freedom. This class helped me so very much.

-I am so glad I took this course, it is like a huge burden has been lifted off of my shoulders! I will apply all that I have learned to my personal life so that I can also show my children how things in life can work with a budget. My husband and I took this course because of the bankruptcy we filed but I recommend this course to anyone.

-I have really learned a lot from this course. Every bad habit that was discussed, I realize it was me. Wall around with large amounts of money in my pocket (should have been in bank). Paying with credit cards not with cash in pockets. Using cards for cash and to pay bills. I learn things I didn't about in this course. I really think that this should be a required course for high school seniors to take. Me being a African American growing up as alot others did we weren't taught to save because our parents

couldn't save. Please make an effort to get this in schools not just Virginia but all.

-All the topics were very interesting, something that I find very hard to do is to read the contracts as they are so long and the printing is so tiny but I now understand the importance of doing so. Thank you.

-Excellent course with very helpful information for the bankruptcy client. It is much easier to understand in a readable, common-sense format and I especially like the "printable page" feature. Lots of solid information I will use in the future.

-This course was very helpful for me

-I was not looking forward to doing this but ended up enjoying the program. I learned how to make my past attempts to making a budget more effective. I now look forward to applying this new knowledge in my life. Thank you!

-This course was very informative. I wish we had this info before we had to file Bankruptcy. The best was the difference between a credit counselor and credit negotiator which compounded our situation. Thank You

-Thank You for this course it will make an impact on my life. Today I learned a lot from this Thanks. -Excellent Course

-great online "crash" course on budgeting and credit. I learn quite a bit.

-I learned alot taking this course

-Thank you =)

-Thank you!

-Awesome Course!

-I found this very helpful and worthwhile. Thanks so much.

-Thank You!

-I truly feel educated by this program. I intend to use these tools in my life. Thank you.

-I am making a copy for my kids I think this course would be helpful to them.

-Good info yet within understanding & quite palatable.

-I did not expect to find this information useful, but I was surprised to find several sections that I was not aware of. Thank you, this was helpful.

-Good course. learned many new things about credit.

-I feel that the class was balanced with useful information.

-This on line course has been extremely beneficial to me and will provide a foundation for me to build upon to regain good credit standing once again. I will review this website for refresher ideas as well. Thank you.

-Thank You very much!

-I have learned alot thank you.

-I took this test on May 16, 2009. Thank you

-This was a great way for me to complete this course. I was glad I could work on it at my time and convenience. Very helpful.

-I would like to say thank you for all your help.

-enjoyed the information. very informative and helpful.

-i found this course helpful i wrote lots of notes thank you i will now make a budget and start a savings set goals needs and wants etc. thank you.

-Thank you!

-THANKS FOR CLEAR CUT INFORMATION.

-I would like more information about life after bankruptcy. Thank you!

-Thank You for assisting us in this process. I plan to put a budget in place to resolve our finances.

-I found this course to be helpful and accurate for achieving my short and long-term goals.

-This is an excellent course.

-I will use the skills I have acquired from this online class and some from a money management book I bought. Thank you !!!!!!!1

-I THANK YOU for this course. I wish I would have received this mandatory course in High School !

-EX PROGRAM THANK YOU

-This will be very helpful in the future and shows me where we have gone wrong. I am looking forward to the chapter on re-establishing my credit as a lot of the information in this tutorial is to help you from getting to the point that I am already at.

-Super great course. Very enlightning, well received, recomend to any and all having credit issues or not. Thank You.

-Very helpful program, you really have your eyes opened on a few subjects.

-THANK YOU THIS WILL HELP OUT OUR FAMILY TO GET ON THE RIGHT TRACK.

-This was an excellent course Thank You

-I enjoyed the course.

-thank you for all the information it will prove valuable.

-Very beneficial, thank you.

-thank you for offering this program.

-Good course, makes you think.

-Happy with the course ! Thank you.

-this was a great course /very helpful

-thank you.

-Good course. I had my doubts when it was explained to us that this course was required, but it actually contained good information.

-Thank You so much.

-I've always thought that I knew how to build a budget and this proved that I was wrong. It truly was helpful in teaching how to build a proper and useful budget.

-Thank You

-THIS PROGRAM WAS HELPFUL AND EASY TO UNDERSTAND AND THE PRICE WAS VERY REASONABLE THANK YOU

-This was very helpful to me

-Thanks

-Very helpful in avoiding same mistakes in future

-this course was extremely helpful, my thanks to M., A., and the rest of the team

-Teachers voice was very clear & concise. Thank you!

-I didn't expect to learn as much as I did

-The book helped me to understand where we were going wrong and how to change it

-thank you :)

-I enjoyed the course.

-This class opened my eyes to somethings I didn't know, and was very interesting.

-It would be helpful for me personally to know how people recover after bankruptcy.
thanks

- She was very helpful and an asset to this agency. I appreciate the time and effort she put into helping me!!!

-I really enjoy the online course and I will use some of the tools on my daily life from now on. Thank you

-Thank you very much, it was helpful.

-Good course. I learned some valuable information about budgets etc..

-EXPLAINED PLAINLY SO AS TO UNDERSTAND ALL. VERY INFORMATIVE.

-ALL WAS HELPFUL. I AM GLAD I TOOK THE CLASS.

-I LIKED HOW IT WAS EASY TO UNDERSTAND

-i learned alot from this class. I am sure this will help me avoid mistakes i made in the past. Thank you very much.

-course was great

-I found the examples used in the chapters to be very helpful.

-i FOUND YOUR COURSE TO BE VERY HELPFUL AND WILL REVIEW MY NOTES OFTEN AND TAKE WHAT I'VE LEARNED AND PUT IT INTO PRACTICE. CHANGE IS GOOD. I WILL READ ON REBUILDING MY CREDIT. THANK YOU FOR PROVIDING THIS INTERESTING LEARNING TOOL.

-This course gave me alot of confidence in my future dealings.

-Thanks this program helped me out alot!!!

-Excellent course. Thank you!

-I really enjoyed taking this class!!! I learned some thing I surely didn't know then that I know now wish I read more about credit cards years ago.

-even though I wasn't thrilled about taking this course it really was very helpful and I know if I follow it I will be successful in reachi9ng my financial goals.

-M. was very helpful and very nice. Thank you

-Very helpful, thank-you.

-I was very impressed with the material. I will definitely be putting quite a bit into use in the near future!

-Very informative, concise, and relevant information.

-M. did a really good job explaining our educational class

-Yes - I learned something - and will never let this happen again - an happen because I loaned out money-never happen again-

-I plan to stay away from credit cards

-I learned that a budget will help our family keep our family going in the right direction

-Course should be required for High School diploma.

-GREAT COURSE, HELPED ME OUT VERY MUCH

-this was a very interesting and great learning experience

-This class was wonderful

-Great course!!

-Thank you, you made the online course easy and educational.

-You have a very good program. It was very simple and easy to understand. I learned a lot more about budgeting and financing. Keep up the good work. Thank you.

-B. was an excellent teacher

-Wonderful information thank you

-easy class to accomplish! Could hear the teacher throughout the class

-I love the first chapter about a goal card. I think it will really help me with compulsive spending.

-I think B. was a good instructor. She was very patient with everyone. Some of the listeners just didn't catch on too quick about what to do. I feel like I learned a lot about how to manage your money.

-The list of goals and a clear and complete budget will be something that will be very helpful as I start over from scratch. Thank you

-The staff that helped me per telephone were very helpful and polite. Appreciate all the help. Thank you so kindly.

-VERY INTERESTING I LEARNED ALOT

-TEACHER DID EXCELLENT JOB IN EXPLAINING

-Very helpful, thank you.

-VERY EDUCATED LESSON, GREAT TEACHER

-Excellent course

-I think this was time well spent. I have a better understanding of my spending habits and where I need to make adjustments. Thank you.

-THE TEACHER WAS VERY UPBEAT AND WILLING TO ANSWER QUESTIONS

-THANKS!

-I LEARN ALOT FROM MY COUNSELING ESPECIALLY THE TEACHER IS VERY BRIEFLY ON GIVING HER EXPLANATION.

-GIVE THE TEACHER A RAISE!

-Helpful information

-Excellent. Thank you

-Excellent course Thanks

-very helpful

-EXCELLENT

-The online option was great and very convenient for my lifestyle!

-Thank you in advance for all your help and support.

-Great program. I found the format to be easy to understand and use.

-I liked the audio a lot! It was very helpful to hear & read each chapter. I wouldn't have been able to assimilate the information as well without the audio portion. The 'reader' has a god clear voice too, so thank you for that.

-This course was very easy to do online thank you very much

-Information was very informative.

-Very Good.

-Very Good Teacher.

-This course was very informative and the topics are useful for the everyday person. I would recommend it to anyone having financial difficulties.

-None. Superb presentation.

-Thank you !

-Thanks it was helpful.

-Thanks to S. for all her help in helping us to understand. She is great.

-Thank you

-This has been a very interesting course and I have learned so much. I am glad that this program is required. Thank you

-Thanks so much! I learned a lot from your program.

-I found the information quite helpful. I would think that many of the chapters could be used in a High School setting to prepare young people for their life.

-I think this program is excellent and that more people need to take this course before accepting or applying for any credit. Thank you very much.

-I felt your course was very helpful and I plan to use the information to restart my financial goals.

-Thank you

-thanks the course was great and very helpful

-VERY HELPFUL, THANK YOU.

-THANK YOU. VERY GOOD.

-There are so many things that I am taking with me after this course. I have printed the chapters and have read them over and over. This has really helped me determine a budget....and what my needs really are and which ones we can do without. Thank You

-enjoyed this online class. found it to be very helpful.

-Thank you this was a very helpful course. I will use the information I have learned to help me now and in the future.

-Excellent Program. I learned a lot from this program and it also helped reinforce things that I was familiar with prior to using it. My thanks for allowing me to participate.

- Thank you.

-This course has encouraged me to do what I had practiced most of my adult life...that is until credit cards, unexpected medical expenses & lay-offs entered my life...TO KEEP A BUDGET & STICK TO IT! It works...reiterates what I already knew but wasn't practicing...Thank you...

-I wish they taught this in the school system, very good information I did not know.

-Your course is easy to comprehend

-thanks. do you have this in Spanish? please make one for them that need it in Spanish.

-I am visually impaired and greatly appreciate the audio option

-I thought some of chapters were informative and some was already known. The one about contracts were very helpful and will pass it to my daughter who is going to go and get an apartment with a friend. We were fine with our finances until my husband lost his job.

-I learned alot from this course thanks.

-I truly learned from this course. Easy to understand and go through on the internet. Worked well going from place to place.

-THANKS FOR THE AUDIO IT REALLY HELPS WHEN READING THE TEXT. THAK YOU

- THANKS FOR THE AUDIO

-AWSOME I LEARNED A LOT

-COURSE WAS VERY HELPFUL. MAKES ME BETTER UNDERSTAND WHAT TO DO AND NOT TO DO,TO PREVENT EVER BEING IN DEBT AGAIN.

-Thank You, and Goodbye

-I wish I had been exposed to this material 10 or 12 years ago. It could have saved me a lot of anxiety now. But I guess late than never. Very good course. Thank you.

-hopefully this will help me start all over.

-This was a very good experience. I did not know the govern Acts. I found it quite interesting, that these were open to us laymen. Most of this I already do. I have never had enough to cover the wants. I have always worked hard to serve the needs. It's amazing. Thank you. I believe I will join you again, after I rejuvenate myself. Thank you.

-This was a wonderful way to understand the things in life we will go through. For many different types of people. Thanks so much for this course.

-I LOVED HER HELPFULNESS/IDEAS AND INSTRUCTIONS.

-I learned a lot Thanks!

-Thanks to R. She was very helpful and pleasant with me.

-I really learned a great deal about setting goals and saving money in order to get them.

-I was afraid to do it, but this online training plus the ability to print out the workbook was very helpful, thanks

-Great class. Thanks!

-Great course and I look forward to going thru your newest chapter on rebuilding credit. Thank you.

-I thought the information was extremely helpful. Thank you.

-Very well put together course,

-Great Job

-class was very helpful and showed me where I went wrong

-I am glad I took this test, I learned allot thank you very much. I know how I got so far into debt and now i can get us out of the slump. GOD BLESS YOU ALL

-sOMETHINGS PERTAINED TO OUR CASE. WE ASKED THE CREIDITORS FOR HELP SO WE WERE FORCED INTO BANKRUPTCY. WE DID NOT GET THE HELP FROM THEM. cANCER IS NOT AN EASY THING TO DEAL WITH.

-The courses have been very helpful, I have started applying some of the tools that is best suited for goals that I want and need to achieve before retirement.

-this course was interesting and helpful

-this course was very helpful.

-I would like to review the results of the pre test and compare it with the post test.

-Thanks I will use the info. on budgeting. And I can go back to get info. from the web site anytime.

-Very helpful, there were things I didn't know here that I will apply. Thanks

-Thank You!!!

-Thanks - I learned alot!

-Thank you!

-I've learned alot from this course, and I'm looking forward to learning about rebuilding credit. Thank you so much for your help.

-I think that I learned alot from this course, I will defiantly be making a budget with my wife.

-I thought the course was very good and I learned alot. I will make goals and create a budget. I am very happy I took this course. I will put what I learned into action.

-This is a very helpful tool to rebuilding our finances and credit. hope to learn more.

-I appreciate this information. Will put the budget ideas to immediate use. We got into a lot of our problems do to lose of income. We are going to plan better and be more prepared for our future, should this sort of thing happen again.

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

-this is good a good program, I will start how to manage my money.

-THIS HAS HELPED ME IN SO MANY WAYS. I KNOW HWERE I WENT WRONG AND NOW I CAN MAKE IT RIGHT.THE MOST IMPORTANT THING I LEARNED IS NOT TO LEND CREDIT CARDS TO FAMILY MEMBERS.I THANK YOU FOR ALL OF YOUR HELP.

-I will have a budget from now on and carry my goal card with me.

-THANKS FOR EVERYTHING!

-This was a great and convenient lesson for me. thank you for such service.

-I have learned alot from my past mistakes. Even though I am on a fixed income I am using a budget. Sometimes it is very difficult when things come up but I am making it. Thank you or all of your help!

-I ENJOYED TAKING THE PROGRAM AND FOUND IT VERY INFORMATIVE TOWARD MY LIFE-STYLE. THANK YOU!

-Thank you all. It has helped me a lot and the teacher was very good. thank you a lot.

-I have learned from this and will continue to use it as my guide. thank you

-This is a good course everybody that is in financial trouble should get a lot out of this

program.

-Very helpful course.

-VERY GOOD COURSE AND WILL HELP ME OUT IN THE FUTURE.

-Job well done!

-I felt that this course was very much an eye opener for me personally! I plan to use the tools that were displayed for my everyday life!

-I learned alot from my mistakes and it will not happen again. Thanks for the help.

-I plan on using what I've learned to buy things I need and will enjoy such as tires, a new computer and TV by reducing waste or money leaks. Thanks.

-great tools in study i enjoy it!!!

-I would like to Thank Money in Motion for helping me see things that I never though about. The tools in this course will be very helpful for me to start rebuilding my life future. Thank You.

-Thanks for all your help...

-Excellent Course!

-very helpful. Thank you

-Thanks for this interesting course.

- Thank you CCCS ! You made a scary thought so easy, I thought i wouldn't be able to do this course on a computer let alone without your personal assistance. Thank you Lisa and staff .The process was so easy.

-i really learned some great tips from this course. thank you.

-This course was really helpful. Thanks

-this course was very descriptive and very well outlined. I found about 99% was pertinent to my life, and very useful.

-I found this course to be very helpful and will refer back to it from time to time. Thank you so much for this information. Everyone should take this course. It was money well spent.

-Very informative, thanks you

-My wife and i have learned a valuable lesson and wish we'd have taken our finances a lot more seriously earlier.

-good class information and enjoyed the option of doing it online at home.

-I learned a lot of valuable information that I will use in the future, thanks to this wonderful website (Post Credit Counseling Bankruptcy Online Course)

-This was a good course. Thank You.

-It was an excellent program!

-This course was good the information on how to spend my money and setting goals for the near future.

-THANK YOU !

-this was very informative. Short and sweet, easy to understand. This course gave me the facts I need to move forward. Thank you!

-The course and subject matter was excellent and very easy to follow and understand. Thank you.

-This was actually a very informative class, and I am happy I had the chance to complete it. I will definitely use it in my financial life. Thank you so much!

-I liked the forms you supplied and will use them to aid me in maintaining my financial future. Thanks!

-I found this course very informative; I wish I would have known this info prior to my bankruptcy when I was in trouble with my finances; now I look forward to a new start and am interested in rebuilding my credit history.

-I think this will help work for me ? I am worried about being 60yrs. old?

-the course great

-i really enjoyed this class. and would recommend it to my children. it was helpful and easy to follow. thanks for the help.

-This has helped me understand how to proceed after Bankruptcy.

-Good course

-great course

-Thanks!

- It was a good program it showed me alot, thanks

-Thank you! This course filled in some holes in my education about finances.

-I Really liked the audio part of the program. I seemed to retain more info by listening to each chapter than reading.

-I found this course informative & helpful. I hope this is a new beginning to financial freedom.

-I was very impressed with this course. I would recommend it to my peers. I have learned alot about myself. I hope not to repeat this mistake again. Thank you.

-This was very interesting and I learned things that will come in handy on a daily basis.

-Found course very helpful, just reinforces the concept of paying yourself FIRST!

-I will come back and review this site when I get the chance. I learned a lot.

-This course is a lot more helpful than I expected. It's actually eye-opening and inspiring. Glad I took it.

-This was a good course!

-This has completely helped me see ways to budget my finances, and costs much better. I plan to use the tools that were given to me on this course.

-The information in the test was very helpful. Having the Audio helped me in taking the test. Thank-you for the opportunity to be able to learn things that I didn't know. Thanks again!!!!

-WAS HELPFUL TO ME I HOPE TO DO BETTER MY SELF FROM THIS .

-Thank you for the course. The course was very interesting and helped me understand better some of the financial terms and laws. It was very well done and very helpful.

-Thank you for the bankruptcy counseling session.

-this course was easy.

-very good course

-this was a well worth course. hopefully i can get my finances balanced by this information. the 120 minutes was very informative.

-this was a great informative and educational material!

-This was a good thing.. thanks

- THIS IS VERY GOOD TO LEARN FROM . MY LIFE WILL BE CHANGING .

-thank you for the help

-This was a really wonderful course and everyone should be required to take it. Thank you.

-Course will make me think now before purchasing things I think I need.

-I found the course very helpful and interesting. Thank you!

-THANK YOU

-Thank you! Very helpful. Learned a lot I thought I already knew.

-The information that was given to me in this training was very helpful and I appreciate the opportunity to study it and challenge that is put before me of managing my spending better. With the help of you, I will SUCCEED! Thank you! :-)

-Thanks!

-THANK YOU FOR VERY HELPFUL TIPS AND INSITES OF BUDGETS. MONEY IN MOTION IF HAVE A BOOKLET ON LEARN ON THIS COURSE I A DONE I WELL LOVE TO ONE. THANK YOU ONCE AGAIN FOR THIS IMPORTANT INFORMATION I WAS UNDERWARE OF MONEY.

-Thanks for this interesting and very informative class.

-I will be more conscious of my spending

-This course was GREAT. It surely helps me out. I can pass this info onto my children. I will definitely be back on this web-site to review.

-this course is very knowledgeable i feel it will help us with our future goals. Thank You

-very helpful

-I have really learned alot from this course.

-thank you

-I feel that if everyone takes this course in their life they would do better at budgeting and not getting into trouble with their finances. Thank you.

-I not only enjoyed this session; I increased my knowledge base. Thank you.

-Very helpful!

-I enjoyed this course and learned so much.

-Very helpful!

-I think the on line course was very informative. I learned that I've been doing a lot of things the wrong way.

-I wish that I had learned about these topics before I had to start living on my own, this is something that should be taught in high school so that maybe less people would have such a hard time with their finances. This course was great!

-Thank you this was very helpful to me.

-Thank you for offering this it was useful and helpful in my situation. I will be putting some of the things I learned to use.

-Excellent program!

-The audio was great! It made the course really easy to complete.

-This was very helpful. I learned a lot of new methods that I am going to start using right away! I am very pleased with this education test.

-I would like to see this type of course offered in high school as it would help younger people from getting into trouble with finances as they start out their lives. I felt this course has helped me a great deal and will help me with my finances now and in the future

-This was a wonderful eye opener. It taught me new things that I want to start using.

Very helpful education.

-explained items that i did not previously understand

-Very helpful~! I learned a lot and will stay with a budget~! Thank you so much.

-thanks for everything. the course exceeded my expectations, and I look forward to discussing the course with my wife, who will be taking it herself in the next few days.

-This course was very helpful!

-great course!

-a very good program wish i would have had seen this program 30 years ago

-This was an eye opener to my lifestyle and the way I handle my money. I feel more confident about my future. Thanks

-This online course was very helpful

-This was GREAT! I am sure I will be able to use this information confidently. Thank you!

-YOUR WEBSITE WAS VERY EASY TO USE

-this was and is a very good program

-THANK YOU FOR YOUR SUPPORT!!!! THIS HAS BEEN A GREAT EXPERIENCE!!!

-Thank you for providing valuable information

-Mr H. was a very nice, he doesn't make you feel bad about what you are going through.

-Excellent Class

-This was very helpful. I hope to better in the future.

-A. was very patient with all questions that were asked and explained her answer where everyone could understand her. I have learned how to make a better budget and hope never to find myself in this shape again. Thank you

-Very good class.

-Course very helpful and informative in my need to correct past errors.

-very helpful In the thing I didn't understand or know.

-Mr. H. was great! Explaining things very well, also be entertaining. I learned a great deal He was very informative.

-A. was a good instructor and made things understandable

-this was very educational. Thank you!!

-Thank you. The course was easy to navigate and complete.

-Thanks!

-This class was very helpful to understand of how to manage your money and to maintain a better way of keeping track of how you spend on what is needed or just wanting things. Thank you.

-Everything was very helpful and informative by phone a little hard to hear sometimes but the teacher handled it all great. Thank you.

-I was very help fully.

-I was pleasantly surprised that I DID ENJOY the course! I learned some things I did not know and that surprised me too!

-Thank you!

-I learned things I wouldn't have known if it wouldn't be for this course concerning over drafts, loans.

-this course was a great awareness lesson in manage your personal finances. thank you

-Many answers on this survey were no opinion. This is because I had a special circumstance with this bankruptcy. I filed only on a business lease, no personal debt. However, I feel that your course is a good teaching course for people that may need help learning how to manage their money. I also would like to say that for me this experience of having to file bankruptcy was personally difficult since before this I had a credit score of 830, but I want to say thank you to all the personnel that I have spoken to at your company because not at any time did they ever make me feel demoralized in this process.

-VERY GOOD COURSE AND VERY CONVENIENT! I ACTUALLY LEARNED A LOT!

-i fill confident in rebuilding my credit and spending habits and working with a budget thank you!

-The course was very informing and I believe it will help me in the future.

-Instructor did a great job

-Very nice teacher and he explained the material well.

-teacher was very informative

-K. explained everything that you needed to know

-K. was wonderful.

-K. was very up front person. That is very truthful.

-Thank you.

-Good course! Thank you.

-very informative

-The online course is explained clearly to me. I learned a lot from this seminar.

-This was very helpful and I learned some things I did not know. Thanks

-Thanks...

-This was very helpful for me. I will be changing some things in my life. Thanks.

-Thank you so much. I have learned a lot through these lessons and I intend to incorporate them in my daily life from now on. There was so much that I did not know about that would have helped me before it got to the point of filing bankruptcy. Thank you.

-I learned so much in this class! THANK

-Thanks to everyone that has helped me along the way.

-Very good course.

-Thank you

-v very good course i learned alot of useful info to help me in the future and to always set goals and to use a budget

- Thanks. The information helps me in organization - much needed.

-Thank You.... I hope these processes quickly! It's kind of urgent!

-it was great

-Thank you so much! I did get allot of useful information from this course.

-Very helpful.

-this will help to do better in my life with money and how to manage money and credit

-Easy talk tips to use to help teach my teens about good money management skills.

-This was very helpful and clearly understanding.

-This program has been very helpful to me and allowed me to see what my mistakes are.

-I wish I would have had this class when I was 20.Thank you so much!

-Should teach this class in high school

-This class helped alot

-Thank you!

-Thank you

-This course will be very helpful for me in rebuilding my credit after my bankruptcy and has given me the knowledge to help me in future budgeting

-this is very helpful for people like me. I like this program.

-I feel now I can have a fresh start to my life and this has helped me alot! Thanks

-Thanks for this pre-discharge education course. I accessed this through LSS in the state of Minnesota.

-I thought this course was very helpful to my situation. I would like to also thank M. M. and H. K. for their help in the past. They both were great and I hope they will continue their work with ccs and help many other people. They were great! Thank You.

-Very well explained. Easy to understand. This has helped me understand how to budget and save money. Thanks!

-----good course!!!!!!!!!!!!-----

-great program

-Thanks

-THIS WAS AN EXCELLENT PROGRAM! I wish I had learned this information years ago.

-This course was very helpful to me. Thank you.

-This course was very informative to me and I have learned more about the budgeting part of it which will be very helpful.

-Good course, I learned quite a bit.

-MY APPRECIATION

-I think everything was perfect

-VERY EASY TO USE AND HELPFUL!

-thank you

-It was very helpful and I will use them Thank you

-thank you very helpful

-Thank you. I must say my experience with Novadebt has been very pleasant under my personal circumstances. All your counselors have been very easy to deal with. They have treated me with respect. Thanks again for all your help

-Very informative and easy to remain attentive

-My main concern is how to get started building my credit without getting credit cards or loans with high interest.

-The 120 minutes timing seems like an adequate amount of time but makes you a little

nervous at beginning and a rushed feeling.

-it was very helpful

-Spending the amount of time with this on-line course, listening and reading, helped me understand things that I never had an opportunity to learn about. I feel that a course as this one, should be required for any person wanting to establish credit, open a bank account, purchase a major item or just to be educated on this important part of life!

-thanks for all the information this helped me out a lot....

-By going through the chapters I have learned a lot of things I did not know Thank you

-This course was very helpful and appreciate all the help with all the workers. They are so friendly and helpful.

-I really enjoyed the course it was informative I have already started to share the info with others.

-thank you, this was really helpful! i learned my lesson, no more payday loans, they get you deeper in debt.

-Very helpful, identified areas that we need help with above

-Thanks for the help

-great course glad I had to take it

-Thank you!

-I liked the course and feel it will help my husband and I reach our financial goals.

-would recommend that everyone could be exposed to this type of training...even before one is in financial "trouble"...continued "review" of standard practices is always beneficial..

-I have learned not to trust everybody and what they say, be a so called professional or not. I will get a lot more things put to writing that is for sure. I printed the whole program so that I can refer to it. In my book it was very helpful. Thanks.

-I have learned so much from this course. I am very happy to have taken it. Thanks.

-This course should be "required" any time an individual receives a credit card - it would be an invaluable aide to not getting into credit card debt!

-Course was easy to complete on-line and gave a lot of good information.

-I felt this course had a great deal to teach me, and I would recommend it to anyone, just for the general learning.

-I am filing bankruptcy due to over \$300,000 in medical bills. I thought this course was very helpful even though i didn't get into this all because I made bad decisions with payments on loans or credit cards...so some of it didn't quite apply to me, but was still helpful to anybody!!

-Great course!

-This was very informative and I really learned a lot of thing that will help me.

-I had a great time. You have such well-organized online program, which helps facilitate the most complex financial issue reduced to simplicity. Thanks.

-This was a great tool for the rest of my financial life, I am mad because I clicked on one of the wrong answers at the end of the test so that will help me to review better next time.

-Learned a lot of important information from this course. I will take what I learned and apply it to make me better.

-the course was very good, i must say i was surprised.

-This course was very informational and helpful.

-The class was very clear and very easy to understand, Thank you for your help! I learned a great deal of valuable information.

-It was a little longer than needed, but the information was vital. I appreciate the guidance.

-thank you for you help

-This meeting was helpful and will help make future decisions.

-Thanx a lot!

-i understand all i have read and i plan on trying to budget my income better but i am retired and 81 years of age I'll do my best thank you

-Great basic course guys. Very good overall. Just wish I hadn't had to declare bankruptcy based on life events instead of lack of credit knowledge. Then the course would have been very helpful. Thank you.

-Thank you

-Thanks for the opportunity to take this course it was very helpful

-I found this course very interesting. There were a number of things I learned that I was not aware of. Chapter 7 was very interesting. Thank you.

-I have learned so much from taking this program: A). Being honest with myself. B). being more focus on the use of credit and money. C). Just being aware of all finances.

-Thank you very much

-This course was very informative and helpful in getting me on track with my budgeting. Thank you.

-This was a wonderful course. I wish that we would have had this course before we got in over our heads in debt. Thank you!

-really need more info on budgeting, know that it will help more people including me

and my wife if we can see it on paper instead of trying to see it in our mind.

-Very helpful. Would have liked more info re: bankruptcy and the consequences

-This course was very helpful in helping me make a budget I can meet and help me reach my goals.

-I enjoyed this course and will return to re-read material. Wish I could download the entire book

-I enjoyed the option to read the chapters myself or to listen to them. I am the type of person that likes to listen and read along in order to better understand the material.

-I learned a lot from this course. It will help me stay on track with my life

-cheers!

-Thanks this was helpful.

-I really appreciate taking this course although I had to file bankrupt to take it. I really think seminars should be taught on this especially being in a recession. Keep up the good work and keep updating new chapters to further me rebuilding my credit path.

-This was very helpful in understanding how credit works and how to better manage it. thank you.

-Teacher was very informative. Helped me understand a lot more about finances and budgets, goals, etc. Thanks.

-I learned a lot. I just need to figure out a better budget because I don't make a whole of money. Thank you.

-thank you. i learned a lot by taking this course. especially being aware of spending leaks & staying focused on my budget, if i want to pay my bills every month.

-great information

-Helpful to know I can get a free credit report every year

-Great Program !!!

-I have gained a lot of knowledge into my budget

-Teacher was helpful. Thanks for the help!!

-Teacher was very courteous and put you at ease.

-Thanks, it was a great learning experience !!

-I was familiar with a lot of this course but overall it was very helpful and will help me with my budgeting, especially just writing things down. Thank You

-ENJOYED THE COURSE, WILL RECOMMEND TO OTHERS.

-very well done

-Good class. Got very good tips on how to deal with finances.

-This is a good course. I was uncertain at first whether it would relate to me specifically, but it does. I have been able to take quite a few things from it that I will use while re-establishing my financial base. Thanks.

-thank you!

-THE CLASS WAS MORE ENJOYABLE THAN I EXPECTED. I LEARNED A COUPLE OF THINGS FOR FUTURE USE.

-The course was very helpful

-This program for testing was extremely helpful and I plan to use these financial tips in my future and with my budget goals.

-Great ,all I have to do is apply what i have learned and I will have a new outlook on my money. This is what I want and need for my boys and I.

-found this to be very educational and hope to be able to straighten up our financial condition and stay out of financial difficulties. Thanks.

-KEEPING A DAILY LOG, VERY GOOD IDEA FORM TO USE AND WATCH MY SPENDING, WHAT CAN BE CUT OUT.

-GREAT CLASS-THANKS!

-I thought the course was very informative and flowed well. I felt that the periodical quizzes kept me involved.

-Good course. Very informational.

-Thanks for the help.

-Excellent course

-THANK YOU!!!!!!!!!!

-THE COURSE WAS PRETTY GOOD, BUT I WASN'T SURE IF I WAS MAKING THE TIME LIMIT AND I FELT I WAS RUSHING TO GET DONE, BUT OTHER THEN THAT, IT WAS A GOOD COURSE

-The course was easy to follow and understand .Kept me interested . Thank You

-thank you

-I have learned alot by going through this course. I wish I would have know about this before I got into the financial situation that I am in now.

-good information

-this course was very helpful and very informative.

-Thank You

-The online website was very easy and clear and worked well for me. Thank you

-Instructor was very knowledgeable and very helpful

-This was very helpful in realizing somewhat of what I did wrong. I will strive to make my life better.

-Thank you!

-Thank you

-Everything was fine, except for all the interruptions the class experience. T. you really explained things well under the circumstances

-teacher handled classroom well - had good classroom management skills

-This course has given me alot of info i will need to rebuild my credit and how to budget money in the future, Thank you.

-I wish I had taken this course years ago. It was a great lesson in financial responsibility.

-MAYBE GIVE US PAPER EXAMPLES OR GUIDES HOW TO START A BUDGET. SPECIALLY FOR SOME THAT DONT KNOW HOW TO START. THANK YOU.

-S. was very lively. it helped to have her energy

-The course was very clear and will be helpful. Thank You.

-S. HANDLED THE ATTENDEES WITH RESPECT SHE WAS VERY WELL EDUCATED ON THE TOPICS AND SENSITIVE TO EACH PERSONS SITUATION.

-discussion especially regarding written goals and budgets-helpful

-Very Helpful, thank you very much.

-EXCELLENT CLASS

-THE COURSE WAS VERY HELPFUL, THANK YOU.

-COURSE VERY HELPFUL TEACHER WAS GREAT THANK YOU

-Wonderful! Thank you very much.

-great job from your people to put this site together thanks a lot !

-THE CLASS WAS VERY EDUCATIONAL FOR MY FUTURE!

-GOOD JOB

-S. WAS AWESOME!

-The session was very helpful to me. I will keep my manual for future reference. Thank

you

- This for me was very informative. I will use this as a tool to help myself regain and establish personal goals for a better future. Thank you.

-Thank you

-I think you gave a very good class and good info

-I think you have done a very good job you have help me to understand a better to save Thank you!

-Thanks for the great course.

-Mr. R.W. is a very good understanding excellent teacher who cares if you make the right choice in life and to enjoy life to the fullest on a good budget. If you ask me I think Mr. W.needs a pay raise to keep up the good job of teaching. I will always take his education w/ me through life and use the best budget I can use to get what I want. Thanks

-Thanks for the Help

-Mr. L. was so great. He was very well spoken & kept my attention. I've learned a lot from this course. It sure will help me in the future. With that I thank him again.

-Thank you J. you were very helpful kind and patient with all of us.

-Thank you I will use some of the things that I've learned wisely

-Very thankful for course a lot I didn't do what the book teaches and I lost alot. Thank you

-Found the book to be very interesting and informative. The class was helpful.

-"Thanks 4 helping me"

-Thank you

-I have printed out the excel forms and will definitely use a budget in the future

-This was really helpful and a great tool in helping me rebuild my credit. thanks.

-I appreciate this course, as much has changed since my schooling time, and ageing....some I never knew, and hard to learn.

-Thank you for all the great info.

-THIS COURSE WAS VERY HELPFULL

-Thank you for helping me understand that we can achieve a more happier and Healthier budget.

-Very informative and helpful. We should have been adhering to these principals in the first place. Thanks.

-I would like to say that although I did know some of the information provided in this course, I found this course to be very educational and to my benefit. There was much information provided that I was not aware of. Though my financial problems were due to a loss of income, I now am aware of ways not to let myself get into a situation like this again. Thanks so much for all the help.

-Will not ever use credit cards.

-The instructor dealt with the drunk obnoxious individual very professional

-T. did a wonderful job. Stayed cool under pressure. Very Professional

-I thought our teacher is a fine teacher with a level head and stern when she needs to be - I thank her very much for the way she conducted her class under the circumstances

-You did good

-Highly recommend

-You did a great job!

-I enjoyed the program. Hopefully I can stay on a budget now. And also prepare my children to do the same. Jim was a very good teacher. Thanks

-Thank you!

-Telephone call was well worth the money He told us things that were helpful to us.

-This book was great!

-You did good. Thank you!

-Thank you!!

-I really enjoyed the course.

-Even thou it took longer than expected, I feel I learned a lot about budgeting. One thing that's very important is to set a goal or goals. Never thought of that. Thanks again for all the information.

-This was a very interesting course

-excellent class

-Very much enjoyed this. Very helpful information. Glad I can continue to use the site as a resource.

-I am just glad I am done.....I was a little scared. I am anxious to get started with my new beginning at 66 yrs of age and divorced.

-I have learned a lot more than i thought i already knew by tacking this course.

-GOOD JOB

-The course was easy to understand

-I think that this is really helpful to people I'm going to start doing things different that for sure. Thank yall very much.

-Thanks for all your help

-Thank-you for this class. I feel it was useful and helped me identify some of my financial issues.

-Thank you!

-This is a very helpful course which you can relate to many of the subjects mentioned. This allows you to better understand your own unique situations and to change for the better. Thank you!

-This was most effective & user friendly. Outstanding website!

-very informational,,, good course ,,, should be taught in schools at a mid grade level and all the way through high school maybe if it had been i wouldn't be in the situation i am now thank you for making it simple and easy to understand ,, all examples were excellent

-This was very good...I'm always wanting to learn more and hopefully have a fresh start !!!! :)

-Excellent program

-Thank you

-thank you

-thanks

-The time could be shorter than 120 minutes, but a good and beneficial course.

-It was very helpful and gave me worksheets that I can use

-This course/class was very helpful and will do my best to follow what I have learned

-I did not know half of the things in this program I will keep this book for review on everything I'm glad I was forced to do this. Very helpful! I'm so glad I can keep the book!

-J. did a wonderful job.

-Teacher well prepared and knowledgeable. Entire course very helpful.

-I have all respect for the gentleman who gave this course.

-Thank You!

-Why don't you teach all these principals in every High School?

-Because I am 78 years old - some of the material was good - some not so much!

-this was helpful in helping me start making goals that I want to reach

-This course is great even if you don't file for bankruptcy!

-I should have done this several years ago.

-I felt the course was laid out well. The information for me was valuable & I learned some things that I did not know.

-I appreciated the audio file that accompanied each chapter.

-I have completed Financial Peace University.

-should have more information on chexsystems and checking account issues

-It was interesting to see things that I thought I knew a little about but was informed with a complete understanding of the key components of credit and budgeting. It would be nice to have a booklet to refer to from time to time on the subjects that were gone over in this program. Thank You!

-Some of the laws have changed. It is good to hear about what's new and it's good to just review things.

-Thank you

-Teacher very positive attitude. I am encouraged! Thank you.

-Very nice man who cares about his job. Good motivator with years of experience.

-Thank you for this life lesson I will use it to the best of my ability for the rest of my life.

- Thank you so much. I've really learned a lot I didn't know that will help me. And Thank you S., for being so helpful & friendly on the phone.

-THANK YOU VERY GOOD

-At first I thought sitting through this for two hours was not going to be fun but I really enjoyed this course and I am hoping to use these tools in are near future thanks

-thank-you. I was glad that I was able to take this course on a 24-hour clock, which made it easy for me.

-good course

-Excellent material. Very helpful.

-Very helpful thank you

-Great job, B. - you were very patient with all the interruptions and questions. Thank You!

-This course explained a lot

-thank you i did learn a few things i did not know and gave me tips on helping to do better. thank you

-B., you are a wonderful person, intelligent and informative. Thank you so much. God bless you.

-I ENJOYED THE COURSE BUT AM CONCERNED THAT I NEED THIS CERTIFICATE AS SOON AS POSSIBLE,SO PLEASE SEND ME IT IN AN E-MAIL SO I CAN COPY IT AND ADD IT TO MY CASE FILE.

-Thank you for this opportunity to fully understand where we have gone wrong and how to right things in the future.

-This course was great. It touched base on logical everyday ways to save money that I didn't use think about, Thank You

-It was an informative and well presented.

-Thank You!!

-A famous man who was once President of the Usa said you can not get ahead by bowering money. This man was A Lincoln

-Thank you when I went to buy products to use for everyday living at home today, I took advice from this class, and I will continue for the rest of my life.

-The program was very helpful as to not fall into this financial situation again

-I learned a lot from this review. It has really helped to put this whole experience into perspective for me.

-Will help in the future

-Well, i learned alot by taking this course. It was very informative and i am glad i had the opportunity take this course.

-I really enjoyed this class. I've learned alot. thanks for creating this so everybody can get and use the information in every day life.

-I kind of feel like since we filed bankruptcy as a married couple that we should have been able to complete this online course as a married couple.

-Very helpful

-Thank you - an old consumer with life altering job loss and subsequent bankruptcy. This information helps frame past problems and change habits for better future.

-thanks i learned alot i will use this, the budget will help alot

-THIS CLASS WAS EXCELLENT IT WAS JUST WHAT I NEEDED!

-THIS A NICE COURSE,THINK IT WILL BE VERY HELPFULL IN ME GETTING MY FINANCES TURNED AROUND THANKS

-This should help in getting my financial future back on track.

-Thanks. It was long, but informative.

-It would also be nice if you chose the audio version online to be able to read along with the man. Some people don't read as quickly and some learn better when they can see and hear the material.

-I really enjoyed taking this course. It was very informative.

-Thank You for the Information.

-Great Course

- More useful than I expected. Thanks!

-The course was excellent.

-This was a really well-organized, helpful, and easy-to-understand course. It was definitely worth my time and money, and I found it very effective.

-This course should be required in Jr. High School.

-Mr. W. was very easy to understand. He was very clear and I learned a lot from him. Thanks

-Very informative! Thanks!

-If I had this course material earlier bankruptcy would not had been my choice. Good reference material also.

-J. is a great teacher. Very good at what he does. Good speaker, kept my attention. Made it interesting. GOOD JOB!

-I was very impressed by this speaker. I expected to be "talked down to" or "scolded", but instead, this was a very positive learning experience. Thank you so much!

-I found this course very useful and will continue to share what I learned with others

-It is educational and I learned about things that sometimes ignore on day to day basis.

-this was a very informative and easy to follow course. and the option to go back and read it again is a real bonus.....thanx...

-FOUND THIS SERVICE TO BE QUITE EDUCATIONAL AND WILL PUT IT PRACTICES TO GOOD USE IN THE FUTURE.

-Good Course

-very easy class to do and understand. went into this dreading it but it ended up being a favorable experience. thank you

-The first part of this course was taken on the phone with B. S. I would like to

commend him on his skills as a good communicator and instructor.

-I would like to take this opportunity to thank who ever came up with this program. It was clear, I especially liked the fact that I could listen and read along with the narrator as well. I have learned a lot with this program. Again, Thank you very much.

-This course was very helpful!

-Very time consuming, but worth it!

-good course

-Thank you!

-Thank you!

-I have found this course to be very informative and soothing to me at this trying time in my life...Thank you

-Pretty good program

-Very informative program!

-I think this program may me understand my goals.

-I am 87 years old. I sure learned a lot

-thank you the Web is GREAT

-I found this course to be extremely resourceful, and educational. I really appreciate the option of this course...

-Thank you!

-This was a very helpful course. Thank You!!

-Thanks for the helpful information and tips

-This is a well thought out course!

-I found this course very helpful to me as I am trying to rebuild my life and credit by starting to use a budget. Thank you

-thank you so much

-VERY HELPFUL!

-This was a very informative information that I'm sure i will be using

-Good course

-The course was very helpful to me. Thank you very much.

-THANK YOU !!!

-i have learn allot from this money in motion thank you

-Very informative and easy to follow course/program online. Thanks.

took the Course together. Thank you so much for your time.

-I understand so much better about budgeting your money, helping with my checking account. thank you

-I really found the information very useful. A course like this maybe when I was 18 would have helped me better understand. It is hard learning everything blind folded.

-thanks

-This course was very interesting and I will use the contents of this program in my everyday life more than before.

-I think this was a great course and would tell people to take this course help out in anyway.

-Thank you so much! I am happy that I took this course and have learned a lot!

-This was an excellent course. Even if i was not in bankruptcy I would advise anyone to take it it is a powerful tool in everyday life.

-This course was very interesting. I liked it! I would be very interested in using this type of material to teach prisoners who are ready to enter back into society. Thanks.

-great course

-This was an excellent course.....very informative!

-It was a great course. Thank you.

-This course made me look at all that I could have been doing with my finances. I enjoyed the education

-Thank you for this opportunity to review my financials. I now understand how just the little things we spend money on adds up in the end. KEEP UP THE GREAT WORK!

-More focus on budgeting when self employed and not receiving a regular paycheck would be helpful

-This on-line course is great for people who are unable to attend the class in person. I have learned how to manage my money alot better after taking this course, thank you!

-Great information I learned alot I will be referring to this website to help me not to get into anymore situations . I will be setting goals and rereading the chapter on it along with budget chapters also. I'm also glad that this test was available to take and that help is truly out there ,just by picking up the phone and finding information on the internet. THANK YOU!

-I've learned several things I can use and share with my kids. I never thought to take pics before renting an apartment. It makes perfect sense and would have saved me money in the past when I was first starting out.

-The course was very beneficial to helpful tips on starting over after filing bankruptcy.

-good course

-I learned many things from this course, and I think topics were covered very well.

-this was very help full to me i did learn more than i thought i would thanks for having this . thank you.

-This course was very eye opening and gave me a better understanding of what I need to do as I go forward from my bankruptcy. The course was interesting and well organized.

-Although I took this course because of a bankruptcy filing, I really enjoyed it and did learn more than I thought. Thank you!

-I really appreciated and enjoyed being able to do this by audio. It is difficult for me to read the information and the audio was pleasant. Thanks.

-I was surprised by this course. I didn't know what to expect but I learned a number of things I didn't previously know. I'm glad this was a required course. I will put into practice a lot of what I've learned in the course. Thank you for making it available to me.

-This was very helpful and I will use this information for the rest of my life.

-Thank you. I appreciate your assistance and learned from the pre and post course. I hope to use some of the things I've learned in the future.

-Thank You!

-Thanks to all who's help guided me through easily.

-This course truly did help me and I printed each Chapter for future reference as well as saving all available documents in Excel. Thank you!!!

-I appreciate the information I learned in this course and found it very helpful in my budgeting and finances.

-Although not all material was relevant to me specifically,(retired)I still found it to be interesting and informative.

-Good program, very helpful and informative.

-this course has really helped me in many ways in which i will apply in my life with budgeting and spending habits.

-I am most interested in learning how to rebuild my credit. The course was valuable to me.

-This is all very interesting

-THANK YOU!!!!!!

-Thank you! :)

-course revealed a whole bunch of options that I never realized or thought of especially the budget portion.

-Great material. Thank you. I see where my problems are and now have the tools to get a grip on my financial future. Thank you so much.

-He was very helpful

-Thank you!

-this course was very helpful

-I am very anxious and excited to actually set up a budget and follow it. This course was amazing and every student in school should have to go through it before graduating and starting their life.

-This class was very helpful. I like the fact that I can go back and review the class from time to time. I will also check out the re-establishing credit. I think that would be very helpful after filing bankruptcy.

-GREAT AND USEFUL!

-I enjoyed the course.

-this was a very informational program to go through...I am glad I had to do it

-I thought this was a very helpful course. I have saved the budget and goal excel sheets and plan to use them in the future.

-This was a wonderful help to me! My husband was ill and then died of cancer and everything got out of hand financially. We were foolish enough, on top of everything else, to have no life insurance. If I had access to this program a few years ago, my life could be very different now. But I didn't, and this course will help me change my life in a positive way. THANK YOU!

-THANK YOU

-A very good course, I enjoyed taking the course.

-This course just validated what I have learned throughout my life. Its common sense. Thank you

-I felt the course was very informative and helpful. After learning all that I did, I now will make a budget & STICK TO IT!

-GREAT COURSE! WISH I WOULD HAVE KNOWN ALL THIS YEARS AGO. IDEA, TEACH CHILDREN IN SCHOOL MORE ABOUT MONEY AND THE EFFECT OF IT ON THEIR LIFE. DON'T RELY ON ALL PARENTS TO TEACH THEIR CHILDREN AT HOME. SAVE, SAVE,SAVE!

-Good information. Everyone needs this course at least once in their life.

-I was very skeptical about this program thinking it was some stupid class that the government came up with but I really learned from it and I'm glad that I did it.

-IT GAVE ME HOPE FOR A NEW BEGINNING

-Very informative and well designed format

-Great course, more people should take it.

-I love the convenience of this course by being able to take it at home. I also learned alot about goals and budgeting. Very excellent course

-GOOD COURSE

-I very much appreciated the audio. The audio kept me focused with the written material

-You have a nice program and I'm sure has been very helpful to the people who take it. Thanks.

-This is course was very educational and I believe it's exactly what I need this time in my life and I will utilize all information that I learned.

-I knew all this stuff from school years ago. Should have put it to good use; I will now. Thank You.

-this was truly a great tool for reestablishing my life

-Thank you for the help!!

-Very beneficial - contains good information

-All I learned from this book will help me in starting over. Thank you so much.

-Outstanding program. Thank you God Bless!

-I recommend putting my children through this class or a class like this, so that they could learn the methods that I didn't, so that they don't make the same mistake I did!

-Very helpful class

-Course was very helpful, thank you very much Your Great!!!

-I will try to do my best

-I'm already retired, the budgeting will really help me

-this course was very helpful,,,especially the fact that it could be presented with audio.....this kept me focused...thank you

-I learned a few things that I was not aware of.

-Ms. N. was very understanding and nice.

-EASY TO USE COURSE THANKS

-The course was great, it covered alot of information I was not familiar with

-I have learned quite a few things taking this course about budgeting my money and how to start saving by paying myself first' I'd never heard that term before and that is

considered a way to start saving my money. Also that I may return to this site to further my budgeting and saving skills. Thank you very much.

-Very comfortable setting. Can apply course to my getting back on my feet.

-very good course and a good source of information..

-Was worth the time that I spent taking the course. I learned a great deal.

-Thanks

-This course was very interesting to manage my money. Thank you very much! :)

-Thank you for this program it is so educational for me & my husband how to spend what to spend do & don't, #1 pay yourself first, we are bless to Chapter 7

-Thank you so much! I wish something like this would have been offered before I got so far gone. I have my goal card in my purse!! Thank you again for making yourself available! I will put it to work & it will forever be helpful in my life!

-Made me see where I went wrong & hopefully never do that again. Thanks very much

-I found this course to be very informative. It really helps me to set a budget for myself and save some money. Jim was great at explaining the course.

-This program was very helpful and will be used in my life's work.

-Booklet is very educational. I already knew a lot, but I also learned a lot.

-Was very interesting, and I feel I learned a lot. Thank you

-This course was very helpful. If I knew some of the information ahead of time I wouldn't be in bankruptcy at this moment. Everyone needs to take this course.

-Will try using a budget. (may take some time)

-Very detailed and informative of areas to look at. Good guide lines to follow. What not to do.

-I never had savings as part of my budget, now I can have some peace of mind

-Course is very educational & teacher was very professional! Two thumbs up for the material & instructor!

-For the most part this was information I already knew from my own life experiences, but it was nice to see it organized for those who have not been through it and I felt the course was clear and easy to understand and well written.

-I've learned more about how to manage money and how i can live on a budget and still have the things i want as well as the things i need

-Thank you, it was very educational!

-Thank you

-was a great class. loved doing it online at my own pace.

-Very helpful

-Thank You!

-Thanks for all the information.

-I really enjoyed learning very valuable financial information. I feel more in control and empowered with all of the valuable and helpful financial tips and advice. Thank You very much. I greatly appreciated this class.

-I think this was a great course, it has opened my eyes and mind as to how I should start to manage my money better and start setting goals and budgeting to make a better life for myself and my 2 sons.

-course was clear and easy to understand. it is also a very informative course to take.

-very helpful

-Thanks Great course.

-Very helpful and explanatory. I enjoyed the course!

-thanks

-THANKS FOR THIS INFORMATION AND SERVICE. IT'S GREATLY APPRECIATE... Be Blessed.

-Very Helpful

-different, but I enjoyed it.

-This class should be required before any credit card is issued.

-Thank You

-I hope this will never happen to me again.

-I plan on using my head and budget planning different this time. I plan on staying away from those pay day loan companies. I will also stay away from credit cards. Thank you very much for this course and I am happy to complete this course.

-knowledge is power

-Thanks so much. I think this will help a lot of people in the future. "I was pleased."

-This course "money in motion" should be mandated in every school or educational facility in the United States of America and its tributaries!!! Perhaps starting in Junior High!!!

-the audio option was very helpful.....was able to focus better....

-Thanks for this big opportunity to do things different. very encouraging instructor.

-The teacher was really clear, I really enjoy his teaching and I plan to take what I've learned to do better in the future. Thank you

-great teacher.

-THIS COURSE OF STUDY WAS VERY HELPFUL TO ME. IT OPEN MY EYES TO ALOT. nOW i SEE WHERE I AM GOING AND i KNOW WHAT TO DO. tHANK AGAIN

-great course thank you

-I would like to thank all involved with helping me in this process. I will work on budgeting and save for what I would like and wait till I have the money to pay cash for it.

-I thought this was a very helpful information source to help make better future plans for my finance

-Was very informative. Thank You

-Wonderful course. I particularly liked having the ability to save the Excel forms to my computer for later use. I feel that the information provided, particularly regarding budgeting in general, budgeting and saving on a monthly basis for expenses that are periodic, and paying myself first by saving, will be very helpful to me in the future. Thanks.

-very helpful

-I learned alot from the course and things I didn't even know before.

-I learned alot that I didn't already know.

-This is an outstanding course! I learned a great deal and am more motivated than ever to improve my credit, and utilize new spending habits.

-Teacher explained things and made sure you understood.

-THANKS. I APPRECIATED NOT HAVING TO LISTEN TO HIM READ THE BOOK WORD FOR WORD. IT WAS EASY TO UNDERSTAND AND MADE THE EXPLAIN APPLICABLE TO MY LIFE.

-aN EXCELLENT PROGRAM

-Thank you...

-Great course

-This was a very good course to go through. I believe everyone should go through it even if they are in good financial standing.

-Thanks.

-A very good program to go through.

-THANK YOU FOR MAKING THE COURSE AVAILABLE ON LINE.

-excellent program. i learn so much from this. now i will start budgeting my finance to

avoided further financial damage.-thank you

-I appreciated the instruction that were given. This material has helped me see more clearly. Thank you for all your assistance.

-This course was extremely beneficial for my situation and well worth the money.

-This course was very helpful and I was always skeptical about making a budget or setting goals but nothing beats a failure but a try so I will try.

-I think this would help young adults in high school.

-Very good

-Interesting and helpful

-I learned a lot never had a budget.

-goals should be on fridge not in wallet so it would be seen everyday!

-Thank you this has been very helpful and learning experience.

- The class was very helpful in areas that was not knowledgeable to me before. thank you.

-The time allocated for this was very good. It actually made me take the time to read it and understand it

-Thank You!

-Very Good

-to all the people, thank you for your help, especially, M. Always helped and had a smile in her voice which makes an uncomfortable situation more relaxed and comfortable

-Thank you for this opportunity perhaps if I learned how to budget and manage my money in High School or College; maybe my finances would not have been up-side down and finding myself deep in debt with no other option except to file this Bankruptcy.

-more information than I expected, interesting.

-This has made me aware of how important it is to reach goals by writing it down and keeping it with me in my check book, making a budget and sticking with it. thank you for the class!

-Great to be able to do it at my own pace and time schedule online.

-Good program

-Thank You

-it was help full in what things i can change

- Thank you for the provided information!

-Awesome!

-It was a great course, in which I learned a lot!!!! Thanks

-Thank you. I appreciate the convenience of taking this online as well as the audio being available.

-All the information was very good and I will make use of it.

-I truly appreciate the opportunity to have taken this class. I have learned much, and am starting today to make application of what I have learned! Thank you.

-excellent course

-all looks good

-I have learnt a lot from this course. Thank YOU FOR YOUR TIME.-thanks for providing this program. My wife and I have already applied many of the tools in this program to our lives and are noticing some great results. Thanks

-All the information was helpful and important

-I was very surprised that I learned so much from this course.

-I learned a great deal more than I thought I would. this course was very beneficial.

-I learned a great deal more than I thought I would. this course was very beneficial. I'm sure I will return to the sight for future reference.

-I learned some money-saving information! Too bad they don't teach us this in high-school!

-I think it would help to have information on what and how to start over. Since I filled I have received many offers for credit, this just does not sound right.

-I really think that this course has helped me. I feel that following what i have learned here will teach me to reach my goals.

-course was excellent for me

-Thank you!

-I got the most out of the budgeting portion of the course, specifically the idea of budgeting from the perspective of our goals. Also, I liked the choice between listening to audio or reading the text (I used both). Thank you for an excellent class.

-THIS WAS A VERY INFORMATIVE COURSE AND IT HAS HELPED ME AND WHEN I START MY BUDGET AND TAKE ALL THE INFORMATION PROVIDED I WILL SUCCEED. THANK YOU VERY MUCH

-This was a very educational course that I feel that all students in high school should take for the real world that is ahead of them.

-I AM VERY GLAD I HAD TO TAKE THIS !!!!!

-Great Course

-I THOUGHT THIS COURSE WAS VERY INFORMATIVE AND HELPFUL. THANKS.

-This was a great program that will help me improve my life.

-i would do this over sitting in a classroom anyday .. this was great!!!

-THANK YOU I LEARNED A LOT

-I really learned alot from the chapter I read and the test I took. I am working very hard to learn how to budget my money. I do not use credit cards as I am now paying cash for everything I buy. I will further my education about budgeting money and staying out of debt. Thank you.

-The Pre-Filing online course was much easier to follow because the audio was linked to the visual. This course was strictly audio and was difficult to follow because there was no visual wording to follow.

-i think everyone should have to take this course in the 12th grade in high school or during the ged testing it is very helpful and would have saved me from bankruptcy if i would have taken this before. thank you for the knowledge!!!!

-I think I have a better understanding of how credit works and how to improve my credit score.

-Awesome program very insightful information. Thanks

-it was very informative and i learned alot

Grapevine