

MiM Quotes 6-15-10 to 7-14-10

-This was truly a valued course. In fact I printed it out so that my children can learn from it. I wish this would have been taught to me in my early teens or early twenties. Maybe it would have prevented me from what I am now going through. Thank you

-This material was extremely beneficial, and honestly, I feel that this course should be taught (and mandatory) every year in schools, beginning in middle school grades.

-Taking this course really helped me to understand how to manage my money and start making goals for my budget. It helped me to understand how not paying as agreed can hurt my credit. I enjoyed the audio portions of each chapter. I plan to start some goals based upon what I need to pay and get my credit report and contact each company and work on paying each debt off. Thanks for allowing me to participate in this program. I feel I will be successful in remaining debt free.

-Thank you very much for the opportunity to read the chapters and taking this course...It is very informative, and I may have taken longer than most people but I read every chapter and took notes...I AM GOING TO SIT DOWN AND WRITE MY BUDGET ON 3x5 CARD AND PUT IT IN MY PURSE!!!

-I found this course to be very helpful! My husband and I have been trying to make budgets but haven't been successful, now with the use of goals and your spreadsheet I think we will be successful!

-I think this course should be a requirement for every high school student before they can receive their diploma. If I was taught any of this at an early age, I might not be in the situation that brought me to this course.

-this course was amazing. It made me open my eyes to what I need to change in my life and how to change what only I can change in my life. THANK YOU SO VERY MUCH

-Being married for 18 years and never learning to manage finances or be involved with the finances has been a tough experience. I have passed information that I've learned through the various courses I've taken to my children and other family members so they will not be in the situation I am in. They should offer financial management classes to all high school students so they are aware of the proper means to budget. It would be so beneficial.

-This was an excellent course! I found it to be very informative, helpful and enjoyable. Initially, I resented having to take this course because I felt that it was a punitive requirement of my bankruptcy. After

completing the program, I now believe everyone should take it, regardless of their financial status. It is well written, organized, and very relevant, regardless of a person's situation. Thank you!

-This course was very helpful overall. I will utilize these tips in my personal life. I learned informative and good information thru this program. Thanks,

-I can honestly say that I did learn some very helpful things from this course. I got in the situation by not doing everything that was in this course. Thank you everyone.

-Thank you, I learned much from this.

-Thanks

-VERY EDUCATIONAL, THANK YOU.

-Thank you. Very helpful.

-A real eye opener - a lot of things I never thought of were brought to my attention through this course. I look forward to being on a budget and making sound choices in the future. Thank you again

-I WILL DO MY BEST TO SET A BUDGET BUT I HAVE VARYING CHECKS

-STAFF HELPED WITH A LOT OF THINGS I DID NOT KNOW ABOUT

-It is a great program and I learned a lot.

-thank you

-I found that this course showed me many of the mistakes that I made and hope to use their resources to help our family's goals.

- You had a very good class Thank you very much

-Teacher was nice as could be. I learned a lot

-I never had a budget but will have one now

-Thank You

-The teacher was very pleasing + helpful and I really enjoyed her

-Excellent teacher

-very good class!!

-VERY GOOD CLASS!!

-On the conference call-everyone should be told that no children or cells should be in the room. People coughing or sneezing need to turn their heads and cover their mouths or walk away for a minute. Teacher was great

-I learned a lot from the teacher about lose ends, setting some aside, short goals, long goals. Taking a look at what I really need to spend.

-It was a superb learning materials and lesson.

-The course was excellent and the instructor was very informative, I can apply the information learned to restructure my life.

-very good course

-I wish I knew where to find this book at this late day in life. I've learned a lot. You people keep up the good work

-On the phone is difficult with all the old people talking and not listening

-Very good

-I do use a budget but sometimes cannot stay with it. The teacher was very courtious, concise & inspiring & this course helped me very much. Thank You.

-I learned a lot from the class

-I would just like to say Thank You for letting me take this course. I have learned allot ,this has and will be very useful in the future Thank You

-Thank You

-Instructor is great!

-good class

-Instructor very professional and kind. Thank you.

-It would have helped earlier in my life.

-I took notes and will try to follow them. Thanks a lot

-Course most helpful, teacher very helpful. Money in Motion program great at a time most needed.

-Very helpful!!!!

-I really enjoyed the course...thank you

-I am glad I took course online. A friend helped me get a new printer and I was to print out entire course and will use like textbook for my new financial life, with no credit cards, other than a basic one required for on line dealings. I really enjoyed the required process. I do need a car for business efficiency. There are no grocery stores in Lawrenceburg and the post office moved 3 miles out of town also. I am going into business from home, starting now. Thank you

-Thought the course was very helpful.

-thank you

-I think the set up for spouses could be set up differently. We should be able to read it together then take separate quizzes and post test. Too much down time in between. I am a fast reader and felt the 120 minutes was too long.

-Very useful and educating

-Loved the fact that I was able to print out the chapters for further reference.

-WE ALREADY DO ALL OF THIS STUFF. THE REASON WE'RE IN BANKRUPTCY IS BECAUSE OF MY WIFE HAVING SEVERE CANCER AND HAVING HER INCOME CUT BY 80%.

-WE ALREADY DO ALL OF THIS. THE ONLY REASON WE'RE IN BANKRUPTCY IS THAT I GOT CANCER AND HAD MY INCOME SIGNIFICANTLY DECLINE. HAD I NOT BEEN ILL, WHAT OUR OLD BUDGET WAS WOULD HAVE WORKED FINE. ALSO, THIS COURSE PRESUMES THAT ALL WHO TAKE IT HAVE NO BASIC KNOWLEDGE OF FINANCES. MOST PEOPLE I KNOW IN BANKRUPTCY HAVE HAD LIFE-CHANGING EXPERIENCES THAT WERE UNEXPECTED, AND NOT A RESULT OF POOR BUDGETING OR STUPIDITY. INTERESTINGLY, YOU DON'T ASK THE PERSON TAKING THE TEST HOW MUCH OF THIS STUFF THEY ALREADY DO, LIKE BALANCING THEIR CHECKBOOK. WE BALANCE OURS AND OUR CREDIT CARDS WEEKLY, NOT MONTHLY. WE ALSO HAVE A BUDGET.

-Need more help with budgets!!

-Done a great job

-Need better chairs

-Staff is very informative and related Money in Motion contents as to how it related to my specific current financial problems and gave extra info for setting up a future goal oriented budget to prevent a recurrence of past financial problems

-Well planned class. Think information will be helpful to me.

-thanks I like the audio great idea, it made it so much easier for me...

-On saving receipts it might be a good idea to mention making a copy of the receipt because original cash register receipts fade away in a short period of time.

-I was glad to have completed this course with easy understanding. Thank you.

-I feel this course was very helpful had my computer not messed up it would not have taken me so long to do the course but I had to go to in-laws to use their computer

-thank you

-Thank you for the information provided in this course. I have learned a lot. Keep up the good work.

-This course was very informative.

-Very good course.

-Very good class. It provided a wealth of answers to a lot of questions I have had. I found the printable forms very helpful.

-thank you

-A good course. Much of it I knew, but especially appreciated the explanations of the various laws regarding credit, banking, etc.

-The Course online took 4 hours. I would suggest this should be disclosed. Otherwise it was a good class. Thank you!

-Thank you.

-I thought it spent an awful lot of time on renters and leases that had nothing to do with my circumstances. Maybe there should be an area where it asked if you owned or rented your home. Then it could be more personal rather than so general. Course was very easy to do as long as you spent the time reading each chapter. Thank-you

-Thank You for your help through this time in my life. It upsets me to even have to ask for help. Thanks for your time.

-This was a great course. Thanks for all the information.

-Thanks - learned a lot!

-This was very informative

-I actually finished in a little over an hour, but had to wait 2 hours to take the test. I understand that you want people to review, but I found it long. I actually learned from this lesson and plan on incorporating a budget into my daily life. I also plan on writing down all of my spending for the next month to see where I am spending money that I probably don't realize I am spending.

-I did have a problem understanding question 30 as in the lesson it specified to protect consumers from deceptive card practices and I didn't feel the answers qualified or something just is not registering with me in that question. Even though now retired and on my feet there were lots of things I feel I could pass on to my kids so they don't fall into some of the same traps I did when life became overwhelming.

-I LEARNED ALOT AND I THINK THIS COURSE INFORMATION WILL HELP ME GREATLY. I WILL WORK HARD ON A BUDGET AND NOTICE MY SPENDING HABITS! THANK YOU

-It's a learning experience.

-Excellent class. I gained much needed knowledge and I was given accurate information that I did not realize-what an eye opener.

-I am glad I have another chance.

-Thank You-hopeful, you will save my life

-The instructor was excellent

-We are sorry we have to do this we tried to talk to the bank, the government, no one would help us. We have lived in our home for 34 yrs it is so hard to let it go.

-I took the course at home!! The teacher was great; at times he was a little boring, but still very informative. The information covered in the book was excellent. I read just about every word!! Thanks so much

-Even I learned some new tools. Very good course.

-Very good review - kids should be taught this in school

-If there is anyway someone could print out and send me the different budget sheets that were online, to better help me budget and start my goals. Thank you for allowing me to take this course.

-This site was very resourceful...Thank You

-Thank you.

-thanks

-Teacher was very professional.

-Thanks.

-Did a good job, pretty much covered everything

-Lots of good eye opening things I learned. Thank you!

-GOOD REMINDER OF HOW TO USE BUDGETS, CREDIT, ETC THE "RIGHT" WAY.

-WAS A VERY HELPFUL CLASS

-GOOD TIPS WERE GIVEN ABOUT DOCUMENTATION, RENT, & OTHER SELF PROTECTION ISSUES. VERY INTERESTING COVERING THE LAWS.

-MOST INFO I ALREADY LEARNED THROUGH HIGH SCHOOL OR DIFFERENT HOME BUYING CLASSES.

-THE CLASS EXPLAINED ALOT ABOUT CREDIT THAT I DIDN'T KNOW AND IT WAS VERY HELPFUL. THE INSTRUCTOR WAS VERY KNOWLEDGEABLE.

-One of the most efficient classes I have attended.

-with forty people on the phones at first I heard all kinds of noise. Even a dog barking but everything settled down and went really well. Thanks

-I do a budget monthly not in depth. I will do the 30 day expense of every penny. Thanks

-Thank You

-I did like your course. Well prepared and easy to follow and understand. There were many things that I took for granted but have been enlightened by the course.

-Excellent course. Will review it again.

-This course was very helpful.

-I was very excited to share this info with my family & friends. I enjoyed my instructor

-Instructor was excellent at explaining everything, answering questions

-Teacher was excellent

-You had a very good class. Thank you very much.

-this course was very helpful to me. I have learned a lot.

-Thank you for all your help in these trying times for me. I hope my life does a complete turnaround from what I have learned

-the text was very good. I like you very much and you helped me

-The teacher was very informative, learned some things I didn't know

-Very helpful!

-I read the book. I thought it was helpful

-Teacher spoke very clearly and explained the course well, very understandable learned a lot from this course

-Teacher is very patient, very informative

-Great and very useable course. Thank You

-very helpful...Thanks!

-This course was very informative. It provided information I needed and will use in the future.

-Thank you

-Class was very helpful

-I found this program to be very informative and helpful. I am glad I took this

-Thank you for the on-line option, this was a very enlightening and satisfying experience. I will pass this knowledge learned to my daughter, now in college, in hopes she doesn't make my mistakes.

-I will start a budget and stick with it

-I wish all of our congress men would be required to take this same course and maybe our government wouldn't be in such financial dept.

-I thank you for your help. Before filing for bankruptcy I had no idea that there were programs like this available. It was very helpful, and I am ready to get back on track. Thank you

-thanks so much

-Thank you.

-Great course. I learned a lot and it refreshed what I already knew and forgot.

-Thanks

-THIS IS THE MOST WONDERFUL CLASS EVER ABOUT MANAGING YOUR FINANCES! THANK YOU GUYS OF SOUTH DAKOTA, YOU HAVE A GREAT SUMMER NOW!!

-Thank you

-I really liked it and helpful

-MUCH MORE INFORMATIVE THAN I HAD EXPECTED OVER ALL GREAT CLASS

-thanks

-I enjoyed the course!

-good course

-thank you

-helps me out in the future

-Thank you for offering this course online as it made it very flexible given our schedules.

-Good read and information

-I truly enjoyed this on-line course. The voice was clear and calming. Thank you for your knowledge to help me.

-it was a good program

-I found the course to be insightful, thank you.

-This course was excellent and very easy to understand! I will give the information from this website to my bankruptcy attorney for her to refer future clients.

-I am glad that I chose this program. It was truly helpful. Thank you

-It was all very informative. Thank you so much for the help

-very helpful

-Very informative...it will help me a lot now and in the future! Thank you

-I learned a lot.

-The class was enlightening and the teacher was specific and to the point. Thank you

-thanks a lot for the education

-Thanks for your help thru this awful time.

-Thank you for your help.

-EXCELLENT CLASS THANK YOU

-This was a terrific course. I already feel like there are 5 or 6 things that I can implement in my everyday life. Thank you so much.

-GOOD TEACHER

-INSTRUCTOR EXPLAINED THIS CLASS IN SUCH A WAY THAT I CAN BETTER UNDERSTAND MY FINANCIAL WOES, AND TO BETTER MY FINANCIAL SITUATION.

-If I was a little younger and in a little better health, I would probably check a few of these. With my wife just turning 60, and having lost her job after 21 yrs. and myself being 65 and having multi-health problems, it makes things a little harder to manage!

-TEACHER IS VERY COMPETENT, I LEARNED MUCH INFO THAT WILL BE USEFUL IN EVERYDAY LIFE CONCERNING MONEY.

-THE CLASS IS VERY USEFUL FOR MY CURRENT SITUATION.

-INSTRUCTOR DD VERY WELL EDUCATING ME. I LEARNED SOMETHING THAT I NEVER KNEW BEFORE. SHE IS VERY GOOD

-SHE IS A GREAT TEACHER, AND VERY PLEASANT PERSON

-IT WAS VERY HELPFUL FOR ME TO LEARN HOW TO BUDGET

-I have learned a lot from this course Thank You

-Need a course on how to survive bankruptcy

-Thank you the content was great

-Thanks for the course. I learned a lot from it. I am glad I went through this process. Well designed website. Bravo!

-This program was great I would recommend this program to everybody looking for change with their financial situation.

-Great Course! It was easy to follow and very educational. Thank you

-This was a very helpful course. I am 72 years old and never missed a payment on any of my accounts in the past twenty years. Because of a serious heart condition, I had to resign my job as Chaplain at Tyson Foods in Logansport, Indiana. A loss of salary of around 40,000 forcing my wife and I to file Chapter #7.

-your program was very helpful in many ways...thanks

-learned a lot by this program! Thanks.

-I learned a whole new meaning of having credit.

-thanks for everything

-The teacher was excellent. I truly learned a lot & want to work on these principles. Thank you!

-This helps me understand better.

-Great course, exceeded my expectations

-Thank you for doing this class.

-Thank you for your help!

-Very well done course.

-I HAVE LEARNED IN MY 79 YEARS TO LET MY FAMILY TAKE CARE OF THEMSELVES. AND EVERYONE IS NOT TRUSTING.

-Learned a lot of stuff I didn't know before, very informative. Will use as a reference book in future, will share with family and friends

-very helpful

-I liked the online program. I could do it in at the time I wanted. Program material was good.

-I thought the trainer did a wonderful job in parting the vast knowledge he has gained from his work and life experiences.

-There was a lot of pertinent information and all of it will be useful

-Made sense about everything. Yes it is true about budget, goals and keeping everything safe. I really would recommend

-Teacher was articulate and used great examples to share the info on the book!

-Very good course!! Gives a person a lot to think about!!

-Enjoyed the course, learned a lot! Material was very easy to understand and made sense. It gave me a lot to think about. Thanks.

-Thank you...very informative!

-I learned a lot from this program. Thank you!

-Thank You!

-the course was very helpful and educating

-THANK YOU

-This course was very helpful to me. I read a lot of things that I would never have known. Thank You

-I found this course very interesting and helpful in many areas of my life

-this was very helpful to me thank you

-This should be taught in every freshman and Senior and college class room

-Very good. The best online course I've seen yet of any type.

-Thank you very much for this program, I found it very useful.

-I learned a lot. Most importantly, it retaught me things that I should have remembered.

-I will never over extend myself again. Thanks!

-Marvelous workmanship, I learned a lot from your class. Thank you-Good job

-Instructor was an excellent teacher. The course was very helpful and I learned a lot.

-Thank you.

-Thank You, I learn a lot.

-Good course. I don't plan on making the same mistakes again.

-thank you for your program to help me. I have already instituted many of your programs & advice & am using it on a daily basis to help me get back on my feet again. Kind regards.

-it will take time but with a few small goals and tools anything is a start. I did contact my creditors during my illness and they wanted full payment. Just as soon as I filed bankruptcy they asked why I didn't tell them when I know I did. Where is the justice in that?

-Thank you for having this class available online. It was very convenient.

-Thanks.

-Very helpful and well thought out in presentation

-Thank you

-Thanks

-Course was very helpful and I learned a lot. Thank you so much

-good education online study!

-I really learned a lot from this program and am glad I did it!

-Thanks

-Great course!

-Concise & informative

-Need Desks

-Very informative! Thank you.

-Was most pleased with everything.

-thank you so very much. I wish I would have had this class years ago. It should be 'mandatory' in high school.

-I feel counselory handled the phone conference perfectly. Taking this course made me realize I need to read before I answer or sign anything

-Thanks this course was very easy to understand

-I FOUND THIS TEST TO BE AN EYE OPENING EXPERIENCE IN MANY FACTORS AND DEFINITELY MANY LESSONS I HAD NEVER CONSIDERED. I ALSO BECAME AWARE OF THE MANY ORGANIZATIONS THAT I WAS NOT AWARE OF TO HELP A PERSON.

-VERY PLEASANT AND HELPFUL

-VERY INFORMATIVE

**-NEVER TOO FAR IN DEBT TO TRY SOMETHING THAT WILL HELP YOU!
THANKS!**

-I learned some very helpful things.

-I wish I could have taken this course year ago - especially before the bankruptcy. Thank You!

-This page doesn't distinguish which (only) questions one should answer if one only took the course online. I had fits getting into the program. Partners is some corporate jargon, not a couple living together. You need an immediate-help desk and an 800 number where someone is always standing by to answer questions. I'm curious to see what your Rebuilding Credit chapter will say as that's my immediate need following the bankruptcy I'm in. Course above: just the right length and info; neither too hard nor easy; very well structured! When I did need help getting into the course--my User ID and Password wouldn't work--your staff did a superb, courteous job of handling my problem.

-The course was very helpful. The instructor encouraged you to save money, even if it was a small amount a month. He clarified a lot of questions I had about my credit report and laws. Thanks so much for the knowledgeable class

-I felt 2 hours spent on this course did help me a lot at spending & I now have tools to improve

-The book was great. Thanks

-Seemed to want to help people learn what they need to do to ensure they have money to secure future

-Instructor was very informative

-I learned to look at everything you are doing and make sure it's for your income.

-I learned something I did not know and it makes some things clearer that I knew a little about.

-Very helpful & I learned more than I really thought I knew

-There was a lot of helpful information. There was a lot of Stuff (information) I thought that I knew but did not.

-Excellent Course.

-This was an excellent course.

-I'm a banker so most of this was very simple and I've had a budget since I have been 18 years old. I have to take this course simply because my company decreased my pay by over half, which is what has caused us to file for bankruptcy.

-Although all items checked will interest me the rebuilding my Credit is the most important. I never thought I would be in this situation and would like to have credit for emergency purposes not for day to day expenses. It is very scary.

-Thank you very much

-Great class! I find all the information extremely useful.

-Taught me very much I didn't understand

-Thank you very much. I will endeavor to use this information for the rest of my life and share it with others.

-Thanks

-I am in financial trouble because I lost a very good high-paying job. I had many credit cards but was managing until I quit the job & moved when a death occurred in my family. I'm aware of most of this already being 55 y/o, had tried CCC of MD & Delaware but while having 3 part-time jobs in 2 yrs, was NOT eligible for unemployment which would have prevented this. You must work full-time for 18 months to be eligible! I've never received unemployment in my life--not lucky enough to meet the guidelines. I did have a lot of credit card debt but they jacked up the interest once I lost my job but was lowered again after CCC of MD & Delaware. I was only working 10-13 hrs a week at 7.50/hr for past year. How can I make those payments & my car payment was high & car insurance on a budget when there was hardly enough for medication & gas? I borrowed money from relatives & right now my earnings are only \$300/month & I receive food stamps. If I could get a full-time job, after this course I will not get involved with credit cards unless I eventually need just one. I do have student loans now & that is almost \$90,000 because of interest. I will need help somehow with them since bankruptcy doesn't count the student loans. Recently I tried retraining but was told my age would prevent me from being hired in that field.

-The course material was clear and concise and of value, my personal problems started with the death of my wife and financial mistakes she had made prior to her death which reflected on my ability to get credit and to pay her final expenses.

-Instructor talked in plain simple language. Thank you.

-Found this to be very interesting

-Teacher was very good and liked how he gave examples and personal views. I am glad he reinforced about looking at the credit score and getting a copy of the reports

-I have always had trouble budgeting. After studying the book and listening to teacher, it seems so easy. Am looking forward to using advice.

-THANK YOU FOR ALL THE INFORMATION. MY CREDIT HAD BEEN IMPECABLE UNTIL I HAD MEDICAL PROBLEMS IN JANUARY OF 2009 AND LOST ALL MY INCOME AND WAS LEFT WITH S.S. AND A SMALL PENSION.

-Instructor was a wealth of knowledge. The book was good but I believe I should have gotten it much sooner because I already requested my credit report from each free co.

- the course was great and I'd recommend it to anyone BEFORE they take out credit (as well as post bankruptcy). They don't teach this in school.

-it took me a lot longer then expected. I can't believe this can be done correctly in 120min.I also did learn a lot of information I didn't know. Thank you.

-Thank you I have learned a lot.

-worthwhile part of bankruptcy process

-This was very helpful to me and finally I understand things more than I did before, and will continue to learn and study

-great course...I want my children to read this.

-I found the class was a very useful tool to use and the class was well presented and very detailed. Thanks.

-Thank You

-I wish there was more information on how to rebuild credit rating after bankruptcy discharge. There was only one thing-a secured credit card and a secured small loan. I already knew that and was looking for more in this area.

-I found this course complete, but not tedious. I am on SSI so I have a severe asset cap. Credit cards were a way to save money, indirectly, by paying them off, in good times, and borrowing the money again when I needed it. My amount of credit was not considered an asset, if you can look at credit as a store of value, you can understand.

-This course was excellent and made a great deal of sense considering my current situation with bankruptcy. I will set about creating a livable budget and do my best to stay with it so that I will never put myself in this position again.

-Thanks, very good course.

-I hate reading, so having the audio was a plus for me thanks

-Very good program, easy to follow on-line.

-very good online information will use some things I learned to plan my future.

-Very helpful...

-I was made more aware of how important it is to verify my bank statement and to keep a budget and be faithful to that budget. I appreciate this information.

-Great combination of text and voice-over information

-This course was very helpful. It should be taught to all high school students!!!

-This was a great course

-I feel the online course was very convenient. Being able to log off and on at my convenience was very helpful and the time tracking was great! Thanks for all.

-I found this course to be very helpful. There was a lot of information given to me that I was not aware of. Thank you

-I am grateful for the opportunity to take this course online, and will utilize the lessons learned while creating my budget and goals.

-MY HUSBAND WAS LAID OFF AND I WAS DISABLED WE KNOW HOW TO MAKE IT WORK BUT THE SYSTEM BEAT US

-Your course was very helpful and I am glad that I was able to take it. The one thing that I think would have personally helped me more would be if I was able to take the course sooner than at the very end of my filing for bankruptcy experience. Because of the required steps in filing and my additional need to file for a fee waiver, I am now only 3 days away from my court date and it has added allot of stress. I wish that I had been able to take the course sooner.

-this was a very easy and informative way to do this. I'm very glad that I used this opportunity

-It was nice having the option to print materials, have them read to me or the option to read them on my own.

-I am very glad to have taken this course.

-Great Information for starting over!

-I actually found this course helpful. I only wish I would have taken it 14 years ago when I was 18.

-This was really a learning experience! It really opened my eyes that I need to make a budget and stick by it.

-a learning experience

-The course text was very informative and easily understood

-I was almost finished with the course yesterday evening and the web site failed. This delayed me finishing the course and I worried all evening until tonight that I had lost all of my work.

-Very good program, thank you.

-GOOD PROGRAM

-great course. Very helpful

-Program is well explained & understandable.

-We fell into bankruptcy because I had no work for 27 months and my wife became disabled. We used our savings during this time. I guess I didn't have enough saved

-this program was very helpful

-This is a very informational course. I most definitely have learned a lot. Thank you

- This was a good program and I loved the fact I could do it online at home on my own time.

-IT WAS INTERESTING AND THANK YOU

-thank you, I already knew this material.

-Thank you

-It was good to be refreshed with this course to help get back on track finally. The book will be read and again to remind and re-educate me. Very good course.

-A lot of good information. I can easily say that I learned a lot of things that I didn't understand or didn't know. Thanks.

-I would've liked more information specific to rebuilding credit after bankruptcy.

-You have helped me a lot to learn from my mistakes, never again use credit cards

-Lots of great info I can really use in the future. More helpful information than I expected. Thanks

-I wish I had this to help me years ago. I would not have had this happen to me. I have learned from this.

-This was a helpful course.

-Very helpful. Thank you

-I felt this course was very helpful and informative. I especially appreciated the different laws and Federal Acts being explained in detail. I was not aware of some of those. I'm glad this course was available online, that was very convenient. I could study and finish at my own pace.

-Thank you for all your help concerning this matter Have a wonderful day and God Bless

-I enjoyed this course because in one of the chapters it talked about loan companies and how when they upset you, you decide to not pay, that applied so much to my situation. In general, this all applied to me and it helped teach me things I can now pass on to my children for future success.

-thanks for providing a service like this. It helped me a lot

-Thank you. Have a nice day God Bless

-I FOUND THE COURSE VERY USEFUL AND HOPE TO BUDGET THINGS BETTER IN MY LIFE.

-I want to say thank you. In future I need to rebuild my credit score. And start a small business. THANK YOU

-Very useful! I am so glad it was easy to understand. Also, it's wonderful that you created a tool that I can go back and review the back in the future.

-thank you!

-Absolutely worth the time!

-VERY GOOD

-This class was extremely educational

-class was informative and I learned a lot.

-It would be easier to read with this online course if the lettering on the chapters was a little larger, otherwise I found this 120 minutes of my life to have been well spent!

-Very useful course topic.

-I learned quite a bit. I will use a budget from now on.

- The course was very helpful and will be in the future to rebuild our credit. It is nice to be able to log off and then back on for a break. One question I missed was keeping bankruptcy records; I was going to check that but changed my mind. Thank you.

-Instructor was interesting, kind, helpful, and fun. Very very good!

-Thank you well explained

-valuable information

-Special gratitude to lady in the Spokane office for her patient assistance!

-Instructor was excellent, trying to teach over a very hard condition of callers, not taking this process as important. I wish I could have a two-three hour session with him, I feel that I could learn a lot that would help me in my life.

-Good

-Using a goal card will be very helpful to me to focus on my goals whenever and wherever I shop

-Thanks for helping me

-read book twice-learned several new things Thank you

-it was easy to understand! Thanks

-This course was very helpful. I printed out the budget for chapter 2 and will use it at home.

- I P., have completed the course w/ the help of my companion of 11 years whom also had to take the course, she explained the chapters and we went over the quiz after each chapter allowing me to give what I thought was my answer, she is also Power of Atty for me ever since I had my stroke bout 6 years ago, thank you, P.

-Only problem I encountered was technical...the font size is pretty small. I viewed this course using Firefox 3.6.6 One question that I had that wasn't explained about Bankruptcy is what is our credit score after discharge of a Chapter 7? Thank You for providing this program. It was never our intention to have to do this...medical problems for both husband and I have changed our life dramatically...but thanks to your website, I don't feel as hopeless as I did before starting this program.

-thanks!

-Great course!

-I found I learned a number of useful little tidbits about budgeting I was unaware of. I'm 40 yrs old and have never had to use a budget in the 19 yrs my wife and I have been married. (Except for maybe the first 2 or 3). The economy and problems with my career have hit my family hard and we're going to have to start over. Thank you for providing some education that will be useful in the future (near future). Thank You

-THE INFORMATION WAS USEFUL AND WILL HELP ME IN THE FUTURE TO LEARN HOW TO BUDGET AND GET A FRESH START. THANK YOU

-Thank you. I would recommend this program to all people at age 21 and a refresher at age 30.

-I thought it was very helpful and I learned a lot

-Awesome course!!!

-I thought the course was very informative. Thank you.

-Was more helpful than I thought it would be. I am 66 yrs old and retired so it's too late for some of it for me. But some things I can pass on to my children.

-This course was very helpful. Thank you for your time and knowledge

-very informative. Comforting to see I'm not the only person having difficulty financially

-good stuff

-Enjoyed being able to take the course online. The price was within my budget!

-Thank You!

-very informative

-Too much noise in the background

-teacher was good but some people listening were not

-It is a shame that it is not mandatory in one way or another, before credit is established. I regret that it had to come to this for myself, Had I of had this course years ago, I wonder where I would be today

-I didn't file for bankruptcy because I couldn't manage my money; yet I'm required to take this course BECAUSE I filed. This "cookie cutter" approach is demoralizing and pointless. Perhaps my time could have been better spent learning how to navigate the corruption inside the U.S. judicial system. My attorney told me "anymore he sees more and more people in my position having arrived here because they were sued by somebody." There's something wrong with this picture.....

-a very good course

-Thanks

-Thank you very much

-worthwhile

-I LIKE THIS COURSE. I LEARNED A LOT. IT IS A GOOD THING TO GO BY.

-I really liked the audio it really helped to stay focused and was able to continue a lot longer with it

-This is a fantastic course. It should be offered to anyone. There is a lot of good advice that I will be using. Thank you.

-The time frame for this course was made very clear but the number of chapters or the probable time to complete the course was not clear! As you can clearly see I gathered that I should take my time so as to use up the time suggested but did not realize the relation of time compared to the length of this course! Perhaps I am a bit slow but I spent a lot of time some of it was all of the pre-test and between test stuff that did not use test time!

-Have more help on counseling

-VERY INFORMATIVE AND PROFESSIONAL

-I thought this was very helpful!

-GOOD!

-FANTASTIC TEACHER. SHE EXPLAINED THE COURSE VERY WELL

-EXCELLENT TEACHER!

-this helped to build my budget.

- TEACHER WAS ABLE TO ANSWER EVERY QUESTION THAT WAS ASKED OF HER. SHE'S GREAT!

-Overall a good course.

-The book was good.

-Thank you, this is interesting. I have learned a lot! Teacher was sweet

-Excellent professional manner

-It was hard at times to hear the instructor. Some of the other clients were very noisy and the instructor had to repeat himself often

-Excellent Program, everyone should read this book!!

-This was a long course but I felt it was very helpful to me. Thank You

-Thanks very much for taking your time to give these classes.

-Very hard to hear on phone

-I learn that it is important to start having account no matter what the amount is

-This course is helpful to rebuild my life and to move on.

-i cannot believe how much i learned very good tool

-This class was very helpful, I will use this knowledge to better my life and share it with others. Thank you

-Too much background noise Teacher needs to speak louder and clearly

-I was surprised at what I didn't know. Thanks

-Need more info on how to watch economy better. So that it does not drag down your business again

-Thank you

-The course was very interesting.

-Moderator should be able to mute noisy people. Should not have to wait on an operator

-The teacher was great. But the other people on the line were very rude and you had a very hard time hearing him. If it wasn't for this book I would have been lost

-This was a really good course. I have some new ways to guide my spending and saving for the future. Thank you.

-The instructor was great but the multiple people on the phone caused a lot of interference. Some were just rude. Thanks to the instructor it was able to keep up. Too much background noise and echoing

-teacher was great

-This was a very good financial learning session

-Too much phone interference

-I really did enjoy myself. Thanks

-I found this course very productive and helpful as it has certainly given me a lot to think about when tying my goals to my future credit status.

-I think the course was very clear & helpful to me. My printer doesn't work so I will come back in as soon as I purchase a one. I want to print out example forms to use.

-thank you very much i know this will help in my future

-Content was great. Thanks!

-The audio was great, put less strain on the eyes. Thank You

-great course!!!

-STARTING SMALL BUSINESS

-I have learned a lot from this program in many aspects thanks for let me knowing a lot of good ideas about to be prepared to keep on in doing business, now I personally feel steadier in doing. Thanks

-I am 72 and retired. This was informing for me but, I have only social security now and not too difficult to handle the little money I have. Thank you

-I actually enjoyed taking this course. I found it to relate to my personal situation. I will definitely be referring to it throughout my time of rebuilding my credit.

-I found this course to be very informative and helpful. I only wished that I would have learned much of this information when I first began to experience financial problems. This course should be required prior to filing bankruptcy and not as a post bankruptcy course.

-This course is excellent. It really helped me to understand where I have gone wrong for most of my life when it comes to money. It helped to open a dialog with my husband in the area of budgeting and goal setting and we were surprised to see we had the same goals but never really talked about them. Thank you for this service!

-I thought the audio was great. It kept me in pace and I understood the course better and I didn't get bored with just reading everything.

-Very helpful.

-thank you!

-Outstanding service. This is not an easy time and definitely you provided me with valuable information. Thank you!

-This was a helpful program. Thank you for your online service.

-nothing I have to pay for

-Although I was doing some of the contents in this course in handling my finances. I was still spending more than I was bringing in. I am going to change many of my spending habits, find my leaks and get back on track. This course was so interesting to me I want my daughter to go through it so as she is starting out as a young adult she does not make the mistakes I have made over the years. THANK YOU for this course.

-very, very good course. Thank you

-This was a great help. Thank you.

-The program was well organized and interesting.

-Having a book to go back to would be helpful for online courses. That way we could go back to it anytime even without the internet.

-Thank you for this course - it was helpful in re-evaluating things for me.

-Thank you for this course.

-This was a really great course and I will use the information gained wisely in my future. I know how easy it is to spend and I will keep my goals in my wallet and think before I spend from now on. Thank you

-I thought this course was very educational and I learned good information about budgeting. Thank you

-I may be mistaken but, I think that the audio missed a paragraph towards the end of chapter 8, thought I would just let you know so you could fix it, if it needs to be fixed.

-GREAT CLASS THANKS

-This was an awesome course, I learned so much and wish I had taken this years ago and maybe not be in the situation I am in now....This course should be taught in school

-N/A

-EVERYONE AT THE FACILITY HAS TREATED ME WITH RESPECT. THANK YOU, IT'S A VERY EMOTIONAL TIME.

-EXCELLENT EXPLANATION. THANK YOU VERY MUCH

-Beth was excellent

-THANK YOU

-OUTSTANDING CLASS AND THANK YOU SO MUCH FOR ALL THE HELP

-Enjoyed instructor, very animated & educated which made class much more interesting.

-Very helpful.

-Could use more parking.

-I would like to see more about rebuilding your credit post-bankruptcy, especially buying a car or house.

-Excellent program and up to date.

-Very good course! I think everything middle school/high school should offer this course to students.

-This program is very helpful and supportive.

-I have a question about when we get a certificate to provide to the attorney and also my wife and I completed this together we also paid the full fee at the beginning of the course for both of us and I just want

to make sure it counts for her as well. We have a user id and password for her but didn't see where to enter it.

-I enjoyed this course and felt that the 8 Chapters were well laid out. I really do not understand the time limitations in regard to learning the course materials but appreciate the opportunity to better myself after such a divorce. Thank you

-The on-line course was interesting and very informative. I learned some things I had not even considered in the past. This information would be of interest even to people without financial problems.

-I was finished with the course and had almost every answer correct in the chapter quizzes after only 90 minutes. Perhaps if someone scores a certain number of correct answers the time required to study could be lessened?! Overall, very informative. I had trouble with the budget form - the excel file was locked and even after I tried the suggested way to "unlock" it, was not able to write in my own numbers. I'll make my own, but if this is a class to really help people, it would be good if the file could actually be USED without so much trouble.

-Thank you for this presentation to a vital topic we often give little thought to but think we know already. I will work hard to commit to having my goals ahead of impulse spending on things I think I need but after second or third thought maybe not now or at that time.

-I'm glad I took the course I learned so much from this.

-I was very happy with the amount of great information this course had to offer. I will use much of it in my further life experiences. Thank you

-I felt that a lot of the information provided was "good common sense" but definitely something I needed to hear!! Very well presented, not overwhelming or intimidating and I did learn a few things!! Keep up the good work!!

-This course was truly very helpful, and I will from now on use the skills I learned in my financial life.

-I really enjoyed this course.

-Great site!!! Love the audio!!!

-Good course. Informative and relevant.

-The course was very understandable. I learned more about how to budget my money.

-great, informative course, thanks!

-I really enjoyed the program and I obtained some very useful information from it that I can use to help me from having financial issues in the future by knowing the warning signs.

-Great Course!

-My printer is broken, Can you e-mail a copy to my lawyer at kmileca@verizon.net. Could you mail me a copy to Justine Livingstone 331 Perry Avenue Belle Vernon, PA 15012 Thank you, Justine Livingstone

-This program was very informative. I can use a lot of information to go forward. I truly expect to use the tools I have learned from this session.

-This was a useless, unnecessary expense and a complete waste of my time. Just another change in bankruptcy laws by the Bush administration at the expense of people who can't afford it.

-In Chapter 2, your savings interest return based on 10% is unrealistic. You may want to revise those figures or make a statement that for simpler math a 10% rate is used as an example and add you will be taxed on that income.

-Too chilly!!

-I found this very helpful and will use what I have learned.

-Please expedite, my attorney is waiting on my certification to discharge my case. It didn't go through properly the first time I took it and unforeseen circumstances caused him to have to file an extension - he needs this by 7/8/10. Thank you very much.

-I learned so much from this course... THANK YOU!!!

-thank you sherry

-loved it

-Thanks it was very helpful

-thank you

-i found this course very useful

-none at this time I got a lot of help from this course

-Tell how many chapters there are at the beginning of the course, so that one may be able to pace themselves or take an appropriate break.
Thanks

-thank you very helpful

-Good class, very helpful!

-Thank you!

-everything was very professionally done

-More explanation of credit card dangers

-Full of great information! We will be setting up another appointment to go over a budget! Thanks!

-It would be great if I could print a copy of the certificate you are sending to my bankruptcy attorney to verify that I have completed the online course.

-I would have liked to see the complete questions with all the answers showing on the reviews, to better see which answer I chose over the correct one.

-Great site.

-I HAVE ENJOYED LEARNING IT REALLY HELPS ME TO KNOW WHAT I SHOULD DO I THANK EVERYONE THAT HAS MADE THIS CLASS POSSIBLE

-I have really learned a lot by taking this course online.

-This course was very educational and at the age of 72 I wish I had known about this much sooner and I would not be in the situation I am in now. Thank you.

-Very helpful

-Excellent program! Great teacher! Learned a lot. Previously, I did not know what I didn't know. The information was helpful and useful in my starting anew.

-I learned several useful things in the course - especially about setting goals. Thank you!

-I pray that I will never need this type of assistance again.

- No comment

-On-line was not user friendly!

-I wish more information was included about post-bankruptcy credit do's and don'ts.

-great teacher

-Thank you for sharing your time. I learned some things I was unaware of and I am looking at things a lot differently. Thank you once again

-very please what I learned - Thanks

-When doing the phone class it's easier to put everyone on mute after the 1st roll call. Then bring everyone back to call @ the teachers end.

-Thanks for this website and the information I learned.

-this class was very informative to me thanks for the course.

-THIS CLASS HAS INFORMATION WELL NEEDED THANKS.

-I felt the course had a lot to offer and will be useful now and in the future

-**we paid joint for my husband & I **I filled bankruptcy joint w/my spouse, **the 1st course for CCCS was by phone also joint. ///// So why do you make us take this review of 2 hrs each & separately,,, Not to mention it took us about total of 6-8 hrs to complete this course w/your company.

-THANKS

-Loved the course. Thanks

-this course was great! I will recommend this site to all my family and friends

-this has been a very help full coarse to me i am going to go back to some of the chapters and re read and make a budget with goals to help me with my situation that i have been in. taking this course will help to do well in the future. Thank you

-Course has been very helpful with how I will approach spending in the future. I really liked the 3 goals that you put on paper and carry with you so to remind you why you are watching what you spend and how you can save your money for future wants and needs. Very helpful!!

-Very informative...left with lots to think about

-I like the concept of goal setting. It is in my wallet.

-Excellent course!

-Wonderful course, these are the topics that should be covered in the Public School System to help kids learn about money early on in life.

- Thanks, very helpful. Keep up the good work!
- I loved the course. It really helped a lot. Thanks, Dawn
- Very helpful class! Everyone should have to take this course.
- I would definitely like to learn more about reestablish credit.
- Great class.
- PLEASE, IF YOU COULD EMAIL THIS TO MY ATTORNEY TODAY I WOULD BE ETERNALLY GREATFUL
- #1 teacher!
- The course was very interesting and informative; I learned a lot to get back on track. Thank you!!!!
- I found the course very helpful in avoiding the same mistakes I make in managing my money and expenses.
- Good Course
- Thanks, Jennifer. I look forward to working with a budget and making out my goal card!
- I enjoy taking this class very informative for us
- Jim is a very good motivational speaker. God must be blessing you to get through this class. Did a good job.
- Thank you
- Thank you for your good ideas. It was helpful
- Phone calls should be all muted till roll call & breaks. Sorry
- I will start my saving in Aug and I will start my budget too
- teacher was very helpful to me Thanks
- I think the course will be helpful in the future for me.
- course or class should be mandatory before a person receives credit cards
- I found the information on how to find budget leaks helpful. I've seen numerous money mgmt courses but none that mentioned that tactic.
- This was more useful than I thought it would be.

-This program, while mandatory, was actually very meaningful for me. I just discussed several of the points I learned here with my daughter. She too is working at rethinking her spending habits. Thank you!

-This was a very helpful course got everyone in our home to re-think the way we spend our money I believe it will benefit all of us. Thanks

-Excellent Info thank you

-Very informative and concise thanks

-I have learned a lot from this course. I will keep what I learned for a life time. It really does teach you a lot

-Thanks

-I really enjoyed this and it has really helped me out I wish I would have done this sooner. Thank you

-Good site directions, easy to negotiate, Easy to complete in one setting.

-Well-formatted course, easy but time consuming to participate.

-I am so glad that you have this course online. I've taken so much time off of work to deal with my bankruptcy and this was so helpful in not loosing time or pay at work. Thank you to the creators of this online course. Very impressive.

-Very helpful, will use info in daily life to save \$ and myself of any possible future debt. Thank you!

-I really enjoyed this class & really learned a lot here. Great teacher!

-I wish I had learned all these things way before.

-Thank you!

-I feel the course is very helpful and was easy to follow.

-This course was great. I thought it was a bit long. The audio was great and helped me follow along. The initial pre-filing course was terrible. I learned absolutely nothing. This course however was a sigh of relief. It was long, but I learned and reaffirmed a lot that I already knew. Nice website. I only hope that the pre-filing course is improved to reflect the quality of this one. Thanks.

-The course was very educational.

-This program should be required for EVERY ONE.... especially younger people just starting out to avoid pitfalls of the credit mystic

-I found this course very interesting and informational, i am glad I will be able to return to this website and review and refresh. Thank you so much.

-this made me think about how credit will affect my life now and in the future. I do not desire to have a credit card again nor purchase a house. I want to have less debt and never be in bankruptcy again.

-This has been a very interesting course. I have learned a lot. I have already started writing down my spending before this session. It has helped a lot. I shall continue with what i have learned here today. Thanks very much for the info.

-it was good for me.

-do not want to end up in this situation ever again will budget and save up for things we want and need

-VERY GOOD CLASS

-The program was very informational and helpful. Thanks

-none, all great information. I really appreciate the opportunity of the learning experience this has given me... only way is up from here forward.

-I feel fortunate that I already knew (and am practicing) most of this; however, I still found it helpful.

-NONE, THE COURSE WAS GREAT

-Good course. This should be a prerequisite in 9th grade and again in 11th or 12th. The numbers on savings and interest are amazing. I'm 62, and didn't realize the significance. Thank you very much.

-course was very helpful. Will use the tools I have learned in managing my income and expenses. Will be starting a budget plan. Thank you!

-Excellent course! It was extremely helpful.

-THANK YOU SO MUCH!

-The material was very well put together, and easy to comprehend. The use of real world examples put the context to the material into perspective. A worthwhile class that everyone should take, before they can become eligible for any credit.

-I would like to have seen the information regarding the U.S. Trustee Program and the different types of bankruptcies also included in the pre-filing course I took. All in all, the course is very helpful.

-Thank You I learned more than I thought I would.

-PLEASE SEND CERTIFICATE VIA EMAIL. THANKS!

-this was very helpful and inspires me to get on the road of saving and spending wisely and definitely try to limit debts and always pay on time

-I am very thankful for this program. I have learned a lot and feel that it will really help me in my life to make things better.

-This was the best thing i have ever done i wish i learned this info in high school. Thanks

-course was helpful

-course very helpful

-Helpful. Easily understood

-Good

-I learned more than I even thought I knew. I wish I would have sought counseling much sooner. Thank you for efforts in assisting people to get back on their feet and have very useful tools.

-Thank you

-I found this course very informative and plan on referring to it often. I learned things in this course that I was totally unaware of. Such as what check 21 stands for and all of the time lines to save various paperwork along with specifics throughout all of the chapters. Thank You

-It was very helpful to understand some information that i was interest in it. Thank you very much.

-I had a hard time with this course. When I reached my 120 minutes it did not tell what I had to do next. I kind of stubble on what to do next. IT WAS NOT CLEAR AT ALL :(

-It is kind of a bummer that you have to spend 2hrs with this class. If you already know the answers you should be able to just take the test and be done with it.

-The hardest thing for me concerning a budget is I work on commission, and my pay is ever changing

-I think most of the course content seemed best suited for a young person, or someone very unworldly, who knows nothing of budgeting, credit, loans and interest, who's maybe applying for a loan or credit for the first time. I don't think the content was at all appropriate for whom it was supposed to be intended; people facing bankruptcy. First, I don't think people file because they're stupid, which is what the content of the course suggests, since most of us are probably neither young nor unworldly. I think people face bankruptcy for a variety of reasons, but not usually because they didn't know how to clip coupons, or that a savings account bears interest, or my favorite, that if you're paying one credit card with another, you might be in trouble. In my case, my income was reduced by half every year for the last three years. I still have the same bills, and never would have thought this could happen in what was a stable work environment for ten years previous to these past few years. A second job? Well, I tried that, but the only work I could get on the side paid minimum wage, and required standing for hours at a time. After two weeks of 20 hours of part time work on the side each week, my back hurting so badly I was in tears every night on my way home, and after paying a babysitter, taking home less than \$50 each week, I gave up. All I was doing was making my already precarious health, worse. The little money I was making was of no real help at all. Also, I'm taking this class at no charge, because at this point I'm making less than \$10,000 a year. I really feel it's a waste of tax payer dollars for the government to pay for counseling that seems so irrelevant to the situation. I don't mean to put your organization down, I'm merely being honest, in fact I don't even know if you present the information you're given to present or if each agency providing the class comes up with their own version. It sounded as though it was at your discretion though, when you asked for feedback. I haven't researched it, and it doesn't matter who came up with it, your organization or the government, I just think the class I took was only informative at a very basic level, and could have been a lot more relevant. Let me know if you need some help in revising it. I could use the work. :)

-over all i think i needed this

-There was a lot of information that I did not know about before I started this course. I feel that if I would have had this i might not be in this financial situation.

-More emphasis should be given to self employed people. Especially in this new workplace, where there is a lot LESS company loyalty to employees. There are ALOT of people out of work, especially baby-boomers. They are starting their own companies or sole proprietorship business'. We have had to use up our savings just to survive this TERRIBLE recession. This course is somewhat out of date, with regard to the information I have outlined.

-Very good course. Only one area should have been at least touched on. The difference between Term and Life Insurance. It was talked about but not defined.

-Excellent tutorial on managing money. Worth the money. I appreciated the fact that I could log in and out at my convenience.

-Thank You

-Thank You

-I'm going to cut up my credit card. I haven't used it for over a year. I'm going to continue to work on a budget and a goal.

-Very well constructed site and learning experience.

-THANK YOU I AM SATISFIED.

-In Chapter 2 the form shows expenses just above savings, and they are both at the top of the form. Your trick question caused me to change my answer from at the top to just below the expenses. They are both correct answers! You tricked me. Also I had the answer that mortgage insurance protects lenders, but your website changed my answer to an incorrect choice. Please correct.

-Would like to know how I can get a copy of this to my attorney since I now have the info I needed for you to send it but did not when I started.

-I was apprehensive about what I would find in the program but was very pleased. I found the course to be interesting, informative, easy to understand, full of useful tips and ideas and frankly it was very uplifting and confidence building. When I took a break, I was anxious to get back to it. It was like a good book. I feel enthusiastic about changing my life and rebuilding my credit. Thank you for being there.

-I loved the audio that corresponded with the written info. Thanks, it keeps me more focused.

-I would like to thank CCS for having the online education course compatible to work with screen reading software. I'm blind and this was very helpful not having to have the course in PDF format.

-Thank you all for being helpful and so polite during this difficult time. Online course designed so well. Thanks again.

-Some of the questions were related to people who are still working. I am retired.

-Keep up the good work your doing here

-thank you!

-Informative and reasonably concise

-I loved this course!!! I was required to take it to complete bankruptcy however I am so glad I learned so much. Never learned all this stuff from my parents. Very valuable important information. Thank you so much.

-Thank you

-Small Business management

-Small Business management

-SWEET

-Kyla was very helpful in obtaining the info required for this course.

-Enjoyed this informative course!

-Good course. I learned more than I thought I would, also the importance of goals.

-Thanks for the help. Time well spent.

-Thank you. I learned a lot!

-Room was to warm at end.

-Thank You!

-Love the course and Consumer Credit Counseling Service! They have been an invaluable resource!

-Thank you for this educational opportunity.

-I enjoy the online course.

-This was not entirely helpful to someone who has filed bankruptcy.

-None, this was a good course to take.

-Your company makes a difficult situation, much more tolerable. Thank you for that.

-THANK YOU

-Very well worth the time investment.

-enjoyed the class ready to start a budget could not download spreadsheet will try later

-Thank you for providing online courses!

-This course was enjoyable and informative. Very well setup.

-This course was very helpful to me I learned some things I should have been doing long ago.

-This has taught me a lot more. I have been given very useful tip to improve my credit. Also to learn how to build my credit back up

-This was very helpful.

-thank you

-Even with a Business Degree, your course was useful and a good refresher.

-Thank-you! I learned information I did not know!

-Thank you, it was a learning experience

-As I have no income at the moment, the course seemed a bit irrelevant at first, with all the talk of budgets, However I realized quite quickly that I probably (hopefully) will not be out of work forever, so this information will help in my future.

-This course was really great. I am thankful that it is a requirement as a result from my Chapter 7. I think however that this should be a high school course requirement. I wish that I had not learned a few of these things the hard way!

-I enjoyed taking the class and found a lot of information that I did not know. Good help on budgeting. Surprised at some of the practices of credit card companies in billing (makes me angry). I will be putting the budgeting information into practice right away. I also have my goals card and carry it with me. One step at a time. Thanks.

-This not to do with, paying bills with charge cards

-very helpful to me

-explained the course very well

-I found this course to be very helpful. Just need the husband to practice what is being taught.

-Love the course. Very clear and with the review questions at the end of each chapter help me go back and really understand things I missed the first time thank you

-The process was easy and the staff (both times) very polite and helpful. Thanks

-Thanks for having an online course...as a stay at home mom and with limited time to complete it, it was truly helpful...thanks again!!!

-very helpful information. Thank you.

-In this course some of my answers I marked the correct answer but the computer said I marked something else. You might check to see if anyone else had the same trouble.

-I declared bankruptcy and took this as the result of incurring catastrophic medical bills and losing my insurance. As this is a major cause of people declaring bankruptcy, it would be helpful if you had a section about ways to rebuild credit when this is the case. (things that could be added to file, 100 word statement, etc.) Thanks

-Thank You!

-The online course was very helpful. It was simple and informative.

-although my bankruptcy was caused by outside influences < I got stuck with a mortgage my ex-wife defaulted on without refinancing to get my name off the lien> I've learned several things that I will definitely put into practice to help achieve the goals I set for myself.

-Thanks.

-great course

-THE COURSE WAS VERY USEFUL.

-Going through bankruptcy is hard in and of itself; but to expect that it takes EVERYONE 120 minutes to get through this program is insulting at best. If you miss two questions after reading each chapter you should be able to take the final exam. Not everyone is an idiot who has to file for bankruptcy! Do not treat us like we are!

-Spent well over 3 hours trying to get clock to accept my 120 minutes.