

MIM Student Comments 8-15-09 to 9-14-09

-This was a real eye opener for me. I thought I was very wise when it came to my finances, but after having major medical issues and making numerous bad choices which led me to file bankruptcy I realize the errors of my way. I didn't save for the rainy day, because I was never getting old or ill. What a shame. I went from excellent credit to bankruptcy in 2 1/2 years. **SAVE PEOPLE! BE WISE WITH YOUR MONEY!** Unfortunately, we all get old and some of us get ill. Be prepared. It's all in your own hands. No one else can do it for you. I guess you **CAN** teach an old dog new tricks. Thank you

-Thank you for such a wonderful tool. I enjoyed the course and learned things that I didn't know. The course was easy to understand and follow. I especially liked the examples given during the course of the chapters. Very well done.

-Thank you... the course was wonderful. I will be paying for each of my kids to take this course before they leave for college.

-I think this class was very informative and it has given me a lot to think about. I am definitely going to watch my money more closely to see areas where I can improve. The material is clear, simple, practical and to the point. I learned a lot.

-I liked being able to listen to the audio and then to review the screen information before taking the chapter tests. I liked the chapter reviews at the end of each chapter. I like having ongoing access to this info. Most helpful to me was writing the goal card to keep in wallet-I have never done that before.

-**WOW** - this course is amazing. What an eye opener. I am actually glad that this is now a mandatory class. Your course has given me hope, understanding and a clear direction on how to obtain my goals. Thanks a million

-This has given me a whole new outlook on budgeting--I will use these tools in my home to get myself back on track. I would like more info on rebuilding my credit. I have a low score due to a lot of medical issues and collections on me. I am scared of credit cards but I know I have to get credit to build it. Any information would be helpful. This was surprisingly not stressful. Thank you.

-I thought that the course material was very well thought out and came across in an easy read or you could even listen to the voice that was provided and read along. It touched on two different ways that people learn differently hearing it and seeing it. I was very impressed.

-The information I received will truly help me put my financial life back in order once again. It helped me to clarify some issues I may have been over looking and that I need to change the way I actually use money. The information helped me to clearly define, that if I don't change my spending habits I will repeat my current circumstances again in the next four or five years , as I did again from a previous credit card consolidation four or five years ago. Because I didn't make the necessary changes then and change my spending behaviors, I have repeated the same mistakes twice and now have to go through a bankruptcy procedure, but I am confident that with the new tools I've acquired I will not repeat these circumstances a third time in my life.

I found this course to be very interesting and very helpful with my finances. Thank you

for giving me the opportunity to take this course on my own time and at my own pace

-Since filing for bankruptcy I have learned so much from this course. I will now have a budget to work with and will have only one credit card with a LOW Balance and a LOW interest rate and be assured this card will be PAID in full each and every month. Also I have one question....How long will it take to rebuild my credit so that I may purchase a home. Thanks

-I thought the online course was wonderful. I could do it at my leisure and not be stressed. I think if I would have taken this course in a classroom. I wouldn't received the full benefits from it and probably not done as well being able to read and reread without any pressure. I would do this again online, Thank You.

-I really enjoyed the convenience of being able to do this online. Working and going to school full-time leaves me with very little wiggle-room in my daily schedule. Being able to do this course this way was wonderful. I also like that I have these copies of budgets and so on that I can keep on my computer.

-When I started the course, I didn't think I'd like it and my MAIN thought was, "oh brother, TWO HOURS?!?! Well, it's got to be done, so let me get it over with!" However, not only did I not realize two hours had passed, I found myself interested and taking notes on a LOT of information I'd had no clue about and never learned! People who have done a personal budget never understand why people like me couldn't do one. Well, I'd never been taught, nor did my family have money when I was growing up, so I never learned about any of this information. Budgets are DEFINITELY something that have to be taught and I often wonder why budget/goal classes is not required for kids in school since it seems that the general public--along with the individual--ends up paying for the ignorance at a later date! I am actually very grateful I took this course and now that I'm done with the test, I'm going to do my goal cards!!!!!!! Thanks again.

-THIS COURSE WAS CERTAINLY WORTH THE TIME AND EFFORT. I AM CERTAINLY THE RICHER BY FAR FOR UNDERTAKING THIS COURSE! THANK YOU VERY MUCH...MY FANANCIAL LIFE WILL UNDOUBTEDLY TAKE ON A MUCH BETTER HIGHWAY!

-I'm 77 years old and found the information still very relevant, well prepared and educational. Congratulations. I would have thought I knew most of what was taught...but I didn't and wish I had had this information when struggling and getting in over my head. Now...I must concentrate on the rebuilding credit following bankruptcy. Bummer.

-I wish I would have had a class like this in high school. You don't learn much about credit until it is too late. I feel that if I had learned about good credit a long time ago, my life would be a lot better. If this was a required class in high school a lot of people wouldn't be in the shape they are in with debt. Thanks so much for the most needed info to get my life on track.

-This class was a really neat way for someone like me who knew most everything in here but over time can forget to make use of my skills. I appreciated the fact that it made me sit down & focus on my financial situation & how to make things better. I am like most people - I constantly run & forget to take time and focus on these "dark" matters... Prior to taking this course I was dreading the thought of dealing with financial issues in my life because of the financial hell I've been thru however - this course helped me break things down & look at the whole picture in "pieces" so I didn't

have such a hard time facing what has been a "demon" in my life the last couple years. As far as the Continued Education section I checked all the boxes because I feel that they would have significant value to me if I could access them. I would really appreciate receiving a notice on when I can access the courses so I may participate in them. Thank you again for such a great course - it was not only very enlightening it was very worth my while...I feel like the 2 hours I spent here tonight were an investment in my future.

-This course was great. I learned a lot of things I can start using in my daily life. I loved the fact that this website is also accessible after you take the course. I learned so many things that I definitely would like to review the course for a second time so I can be more cautious of my financial life and not have to ever go through a bankruptcy again. Thank you.

-Unfortunately, my husband and I have had to declare Bankruptcy. We are hoping that he will find a job that will allow us to keep our home, and pay our debts! We have about 15 days to turn this around. This was an excellent learning experience; I was surprised to learn how little I knew. I have pretty much left all this up to my husband. After the last two hours, I'm MUCH better prepared to make decisions, and discuss finances on a more even playing field. This was very user-friendly, and well worth two hours of my time! Should we have to declare bankruptcy, I will be VERY interested in your topics regarding Rebuilding Credit and Retirement.

-This course was EXCELLENT and provided great tools for me to use for the rest of my life. I would like to continue with this type of education and wish to God that this would have been presented to me in high school and college as a REQUIREMENT! Should be MANDATORY for all students in high school and then again in college.

-Excellent program. Very helpful, informative and very well organized. Thank you

-Although my circumstances of my husband dying suddenly leaving me with an enormous debt I found this to be very interesting and renewed some of the practices I have been using for years. I just need to start over and stay on MY budget with MY income and not get into this situation ever again.

-Thank you and God bless you for putting together such a marvelous tool for those of us who needed to file bankruptcy. Your program is educational and treats individuals in need of assistance with respect. I found this to be a very beneficial program. Again, thank you!

-I had been procrastinating with respect to this course; I have always felt intimidated by money issues. I was pleasantly surprised by the structure and content of this course and I'm feeling good about myself right now..!

-ABSOLUTELY EXCELLENT COURSE. WISH I WOULD'VE TAKEN THIS COURSE SO MUCH SOONER! VERY INFORMATIVE. EASY TO FOLLOW. ENLIGHTENING. THROWS COMMON SENSE IN YOUR FACE! RELATES TO EVERY DAY LIFE. OUTSTANDING!! I WOULD RECOMMEND THIS COURSE TO ANYONE, ESPECIALLY MY CHILDREN.

-I feel for seniors this test could have been on an easier level.

-This program was great. It really helped me understand where I have been with my

money and where I need to go.

-Thank you for the information.

-Very informative! I really learned something. Will keep information for future references.

-The budgeting information was especially good.

-Thanks for all the helpful information, we will definitely make some changes.

-Very good course and tool for reinforcing the basics of setting goals and budgeting.

-This information has helped me in getting prepared to rebuild and maintain good credit.

-Satisfied with all information offered for my budget plans.

-I REALLY ENJOYED THIS PROGRAM!!

- Thank you, I learned more than I thought. The class was very good. Thank you all.

-good material.

-My eyes get very tired when I read too long. I was pleased that you had the auditory available.

-Thank you for the good information, this was very helpful. I wish I knew half of it before being where I am now!

-This was a real eye opener; wish I had this info at the beginning of last year. Thanks for the help.

-This course was invaluable. It is so easy to forget the basics of money management and I needed this review and update.

-I was very pleased with the course and will try to implement some of the suggestions to reach my goals. thanks

-Very helpful, thanks for your help.

-Thanks!

-I have found this program very helpful, I have learned more on how to balance my budget and have been provided and outline to go by.

-thank you!!

-This course was very helpful to us. We will set a budget for ourselves and future use.

-Good info most of which I use. Getting into a business at the wrong time with the

economy and without enough equity for any additional loans or the non ability to collect from AR put me and my wife into a bad situation, which we now have to rebuild from. Keeping a closer eye and records on some of the chapters within this course should definitely help us get back to where we once were.

-I thought this course was excellent and I can't wait to do my goals and get a budget in place.

-Thank you, I learned some new things by taking this course.

-Thank You....Sincerely.

-This course was very informative. I have learned many things that I did not know before. We will set up a budget for ourselves to better manage our money.

-thanks

-This course was fantastic. When we took the initial course, we were so impressed with our trainer. I'd hoped she'd be the one to do the 2nd course but found the online version to be so informative, valuable and encouraging. Thank you so much.

-The class was very helpful and I will use many of the things that I have learned to regain credit and recover from my Bankruptcy.

-excellent course! I wasn't too excited to take this course at first but now that I've completed it I'm excited about what I've learned and am looking forward to applying it.

-This is basic, foundational financial information. Every student in every high school should be required to master this, all three years, until it is drilled in their minds. I don't think ANYONE should be able to obtain a checking account or credit card of any kind without this knowledge. Unfortunately our school systems are too busy filling their heads with useless information, i.e. re-written history, how to put a condom on a banana, etc. Seriously people, get it together. Thank you.

-The course was long but well worth the time spent to complete.

-I really enjoyed this course I learned a lot thank you guys so much. I am happy to see on here I can come to this site anytime for refreshing what I have learned thank you again.

-THANK YOU THIS COURSE WAS VERY HELPFUL

-The contents of this course were very helpful for taking care of today's financial planning and prepping for the future. A good amount of the data is already known to most but, is not followed correctly; the contents really shows how simple it is to destroy goals without taking the time to think it through. At first thought this program would be time consuming and annoying but am very happy to have been open to its contents. Having the option to audio is very helpful. Thank you for the assistance provided.

-I wish that I had this information long ago before I started using credit. I think all young people should be required to take a course similar to this one to get started on

the right track. Thank you so much for this very informative course.

-This course was well worth my time.

-Great Course! I learned a lot about myself, and I look forward to new beginning!
Thank you.

-Thank you.

-I learned how to try a budget.

-Course was helpful. Thanks

-loved it!!!

-Good course, however it was very long.

-thanks

-This was a great course. It showed me things that I would normally not have thought of. Especially the setting up of your goals...great idea. Thank you it was a very interesting and pleasant experience.

-Thank you very much. Very helpful!!

-helped me a lot. we are going to start a budget today!!!

-This course was really helpful for me as to what some of the laws and my rights are!

-Thank you.

-It was a good course. Good info I can use in my life.

-thank you for your help. Hope to get our life back on track.

-Thank you

-thank you

-Everything was helpful, except that the information about credit counseling was a little late!

-The course was informative and useful. It cleared up some of my misconceptions.

-Very informative and very comforting in a way. I don't feel so isolated now.

-This course was very informational. I would recommend to others who might benefit before filing for bankruptcy. Thank you.

-very good and easy to understand program

-very informative

-this was good for my situation

-Good program. It helped me to understand more about budgeting tips.

-I found the course very informative, easy to follow and comprehensive in content. I would recommend your course to any friend or family finding them in financial distress of any degree.

-Good product

-I TRUELY ENJOYED THE COURSE. I HAVE GAINED A BETTER KNOWLEDGE OF MY MONEY. I AM LEARNING TO TAKE CONTROL AND SAY NO, READ CONTRACTS. IF I CAN'T TAKE THE TIME TO READ "DON'T DO IT" AND ABOVE ALL DON'T MAKE DECISIONS WHEN YOUR BLOOD SUGAR IS OUT OF CONTROL. IT'S ALWAYS THE WRONG DECISION AND THEN its TOOOOOOOOOO LATE. THANK YOU FOR THE COURSE AND INFORMATION. I WILL BE GOING BACK AND CHECKING WHAT I HAVE LEARNED.

-I was well pleased with the course; I will be able to use the information to help eliminate future financial problems.

-It has been a pleasure completing this course, but the most fulfilling Award would be, getting my certificate. Thanks so much.

-thank you for the experience, I've started using the information to plan things better.....what I can afford...budgeting....needs and wants, the difference between the two. thank you very much

-Good and very useful.

-I have downloaded the forms you offered and plan to work on completing those very soon. All though simple, and easy to understand, I have gleaned valuable information from this course and I will strive to make it work for me. Thank you.

-This was extremely interesting and helpful. A lot of things I learned many years ago I had forgotten. Thanks for this course.

-This course was very helpful, thank you very much.

-I truly found the course to be very helpful. I will be creating a budget & I have my goal card!!

-I like the link to click for a speaker to read it to me. It was very helpful. It made it quicker too. I understood it better as I read along with it.

-THANK YOU

-This online course was easy to follow and understand. The review questions at the end of each chapter were very helpful in understanding the chapters. The way the course was written made everything stay sharp within my mind. Thank you so much for this

course.

-I was scared going into the course and afraid I might fail, but as I got into it, I calmed down, and actually enjoyed all the knowledge and learned things I didn't know.

-I feel that I have learned useful information that I can use in my day to day life.

-Thank you! I found this course to have some valuable information in it that I will now apply to my everyday life. Hopefully I have learned from this experience and will never find myself in this position again.

-The people I talked to at Consumer Credit Counseling Service were very respectful and polite. Thank you.

-Thanks for the advice

-I LEARNED A LOT FROM THIS COURSE!

-THANK YOU FOR YOUR HELP... I HAVE 5 YEARS TO LIVE.

-great info

-Thanks

-Learned a lot, very helpful in getting me back on the right path to success.

-thanks was helpful

-Very helpful program.

-I found this material to be very, very helpful. I will be able to make a budget and stick with it. I like to take my time and read the material until I understand it and I can see myself applying what I have read in the whole 8 chapters and I am glad that I have the opportunity to reflect back on this material when I need it.

-This course was very helpful. Thank you!

-The information in this online course was very informative. It will be very helpful while I am rebuilding my credit.

-Thank You!

-This course was very informative and easy to understand. I feel it will help others who are unsure of how to manage their finances.

-Great Program, Thanks

-Thanks for all your help

-very interesting and well designed program. I am retired (teacher 31 years) I have used a budget. But due to health reasons I lost my job and have my retirement income

only to live on. thanks for the information

-I found the information very helpful, and I have set goals.

-it was very helpful

-thank you. The course was very helpful.

-Excellent course.

-This class was great; I learned some information about the Universal clause on credit cards because I was a victim of the clause and didn't know why until today during this test. Thanks for the training and now I'm ready to get my life back on track the right way with my finances.

-I would like to learn how to do it right.

-The class was GREAT! Just after reviewing the first few chapters, I started working on my budget and plan on sticking with it to help me reach my goals Thanks!

-I loved the spreadsheets. I copied them for my personal files. THANK YOU

-this course was very helpful and mistakes have been learned. Knowing everything I did wrong before; mistakes won't be made like this again!

-Helpful course

-Thank you, this was a very good course.

-Really learned a lot today, thank you so much, now to start a budget.

-Very informative course. Continuing education is the key to help you stay successful.

-THANKS

-Thank you so much

-Great course! Thanks.

-THIS COURSE IS FILLED WITH VALUABLE INFORMATION. I BELIEVE THAT IS SO IMPORTANT AND HELPFUL THAT IT SHOULD BE A COURSE REQUIREMENT IN HIGH SCHOOL SO STUDENTS COULD KNOW ALL ABOUT THIS BEFORE THEY ARE VICTIMS! GONE ARE THE DAYS WHEN YOU COULD TRUST ANOTHER HUMAN BEING. YOU NEED TO READ AND UNDERSTAND EVERYTHING TODAY.

-Good course, well presented. Thank you

-I found this course to be very helpful. I learned where I had made mistakes in the past and now I can prevent them. Thank you for all the tools to help myself.

-I couldn't get the sound to work. Other than that I was very pleasantly surprised to

find the information valuable and presented very clearly. Thank you.

-I was very pleased by the content of this course and pleasantly surprised at the content. I have learned many things that will help me in the future and also pass along to my children.

-Great course.

-Had I not been hit by a drunk driver and had such a horrible experience, this would not have been needed. I was head of a finance dept and have over 10 years of experience in banking. It is sad that this is mandatory for people when some people genuinely do not need it. It is an unfortunate occurrence that after everything I owned was depleted while I was in a coma due to a drunk driver hitting me, I awake to have to suffer 3 hours telling me to do this test! Something that is not beneficial. Pretty disappointing that I have to pay out funds to tell me I do not have any because of reasons outside of my control. Thanks.

-Thank you. The program was helpful.

-The course was presented clearly, test questions were pertinent, and time-windows for completion were reasonable.

-Thank You for all the help.

-really helpful

-I learned a lot and think this is a great program. I will recommend it. thanks

-this is a good course to take even if you are not going thru a bankruptcy.

-Your course is on target, However; Unlike many right now, I lost a son recently which not only lost me a job but also caused deep emotional problems as well for me personally. Financial maintenance was never an issue for me. I will recover in time but with absolutely no help from anyone. My State Leaders obviously didn't care that Drugs and Alcohol were the factor in the driver killing my son as he only received a 10 year prison sentence. My son was 16 years of age. There is no need to control finance when the one you've always done so for was killed by an alcoholic. What we need is stiff punishment for those that break the law which; will never happen when leaders are equally as corrupt.

-very easy to understand Thank you

-This was very informative and helpful.

-very helpful

-This was a very informative course, and I feel that I have learned a lot due to this.

-It was very useful information.

-I enjoyed the class. I am an unusually fast reader and was able to read all the chapters and complete the quizzes and was not even close to the 120 minute mark. I

think that it might work to make it where 120 is not expected but that if you answer all the chapter quiz questions correctly you can proceed to the test at the end. I know that not everyone reads at the same pace and that I do read extremely fast so maybe adjusting it a little. Overall I felt that the information provided was helpful and meaningful to me and my circumstances. Thank you

-very helpful and informative in setting goals and budgeting.

-This was a very good course.

- I thought this was very informative and easy to access.

-nice and easy - thank you

-Great course everyone that is looking for credit should be required to take this course

-Good helpful course.

-Using the Audio for the chapters would work better if you could read while he is speaking. My audio was a blank page and I would have to go back to the page if I needed to read.

-All the information was well organized. I just have one small suggestion. I have good vision, but I found the text font to be very small and straining to the eyes. Other than that little thing, everything was very helpful.

-completing the course on-line was very helpful. Travel and time were better used.

-this program helped so much and I have learned so much that I can take and use in my life. I loved the online class because I could do it when I had time.

-Thank you very much it was very clear and I was pleased with the course.

-INSTRUCTOR DID A GREAT JOB, EVEN IF HE IS A FORMER SAILOR. GO ARMY!

-This is an informative class that has given me tools and useful information I did not have before. I will be using a budget and many of the other suggestions to reach my goals! Thanks for everything

-thanks a lot. Sincerely.

-thanks learned a lot that I thought I knew but didn't

-very informative and helpful. Thank you

-I found the course helpful and did learn several things that I wasn't aware of, especially about credit card company's terms.

-Thank you...this has been a difficult time for me and the course was not judgmental.

-This is a good program thanks.

-I was frustrated at taking the course, but afterwards, I realized that there were many things I did not know about credit and my personal situation. This is a very good thing. Thank you.

-GREAT COURSE!

-Very Informative course....

-I learned several new things through this course. When I took the first quiz before the chapters began, I thought I knew a lot, after reading the entire program I learned that I still have more to learn where money is concerned.

-I learned so much from this course. It was Excellent!

-I appreciated this course. I do think though it is really geared to keep people thinking of credit as an option. I believe we all need to learn to live without credit cards for sure...I would love to see this course teach about different saving accounts we can set up for later purchases. And living on a cash basis. And purchasing products that are needed & of high quality. Thank you very much

-This course content was VERY educational and will be of great help as I start on the road to rebuilding my credit after bankruptcy.

-Thank you. I found this very helpful and look forward to applying what I have learned to improve my financial situation.

-This has been a splendid opportunity to challenge my interest in money. Thank You

-I did the pre-counseling over the phone Nov 2008 and talked with gal who was very pleasant and helpful also. Thank you.

-Thanks!

-very informative

-Excellent on-line training

-Very well presented

-I HAVE LEARNED AND WILL BE BENEFITTING FROM THIS COURSE. HOWEVER, I AM SADDENED THAT I HAVE TO GO THRU THIS DUE TO MY RECENT DIVORCE.

-This was a lot of help.

-the course was great and I learn a lot. Thanks a million.

-VERY GOOD COURSE

-Thank You. This course helped me see things in a different light. After my husband died I forgot about goals and our budget.

-Good education for myself and my wife even though we are separated. We both spend

a lot and she tried to save but I would find a way to spend all the money.

-I thought this course was very well organized and the presenter was easy to understand and made it very interesting.

-I thought the program was helpful. I will try to apply it to my future. Due to my husband losing his job, we have had to turn our life around and file bankruptcy. That is so powerful and hope no one has to experience it. I feel like we are failures. We were managing until my husband lost his job. Thank you. This was a great learning tool.

-Very good program!

-easy

-This course was very skillful and made me actually "look and see" our financial situation. I have now set a strong 'goal' within myself to straighten out our books successfully and efficiently. Thank you for this teaching!!!

-thank you

-Excellent course!!

-thank you.

- Very interesting course I learned some things I did not know. Thank you

-I will use your budget and will set goals. I found your course very helpful. Thank you.

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

-Thank you for making this available on line. It was interesting and I learned things I had not thought about or put into practice in my life. You have given me several things to think about and consider.

-Well put together course!

-Good Course, Very Helpful. I wish I had taken this course 30 years ago.

-I believe a course like this would be great as a high school requirement, if I had a course like this in school I may have made some better decisions. Thank you.

-This was a great program. I was disappointed at first that I didn't have time to do the Webinar, but after taking this program, I found I learned a lot. In the future I would like to see more about how to pick up life after bankruptcy. Great job!

-This course was extremely helpful to me. I appreciated that your agency offered the materials to be heard and not just read. This was helpful to me.

-Pretty nice course....I'd love for my children and grandchildren to take it as well! It might save them lots of grief!

-Thank you for your assistance.

-I have gone into business for myself but need help deciding my own pay scale and tax deductions.

-Very good course, and it's great that it can be done online at home.

-I have always understood the budgeting tools etc...However, life gets in the way...divorce and raising children alone and then losing my job. My daughter is newly married and I am going to encourage her to read the previous chapters for being smart with her money.

-This course was very helpful and relatively easy to do but still very informative. I actually learned a lot. Thanks.

-It was a great program for me; I learned and gained important information. Thanks

-It was GREAT!!!

-Thank you for the help.

-it was very easy to understand I wish all financial information was this easy to absorb. Thank you very much.

-Extremely relevant course not only when required by law but, I think everybody should be required to take this. It's amazing that we all deal with these things but, many of us are so uneducated in how to deal with and make good decisions.

-I liked the fact that you can take it online 24 hours a day.

-Very Helpful!

-THANK YOU FOR A VERY COMPLETE AND HELPFUL COURSE!

-I learned a lot of valuable information from this course!

-This course was very informative, and helpful in our situation. We will strive to maintain more effective budget goals.

-This course was extremely informative. This course should be used on a high school level in order to prepare and educate those of us who get into debt while in college due to lack of knowledge and preparedness. I would recommend this to everyone especially, the young so the choices they make can be beneficial for their future. Thank you.

-I appreciate the assistance this course has provided. I feel better qualified to control my finances in a more positive manner.

-Course was very helpful, in that it brought several things in focus, especially budgeting, and one thing I never did, was put savings first, or most of my life, not at all. BUT, all of my working career, until divorced, I always paid my bills on time, had

great credit. After retirement, just did not have enough money, even working part time.

-I feel that I learned a great deal by taking this post-bankruptcy course. Thank you for helping at this very difficult time.

-I thought this course was good and I can use a lot of tools identified in this course.

-thank you,

-Thank You! Was a very interesting and good course to take, learned a lot from these materials.

-This program was wonderful. The information in here is so incredibly helpful. There are so many great things I will take away from this course that will help me in my everyday life. I only wish I would have done something like this long ago before I ended up in the situation I am in now. I probably wouldn't be where I am at right now if I had. Everyone should take some sort of course on budgeting. I think if more people did there would be a lot less bankruptcy etc. Thank you so much.

-Course was very beneficial.

-This course was very well laid out and very understandable Thank You

-Thank you.

-This is a very helpful class

-Very good course I thought thank you

-I got a lot out this course...I do feel in listening to the audio, was a little long, and it took away my reading time in completing in the 2 hr. allotted time. Overall this was great, and I feel is highly recommended. Is this course taught in the High Schools?

-I thank you all. The course was so informative and truly will be helpful.

-thank you, the course was useful and interesting

-very well done course

-thank you I believe all people should have a class like this prior to the completion of high school

-Thanks for the class, I am going to make my kids read the book and learn what is in there, in hopes that they do not get into the same place I got myself into.

-VERY USEFUL INFORMATION.

-I wanted to print my score pages from Chapter 1 to Chapter 3. I didn't think about it until I was done with Chapter 4. I could not go back and get the first three, but printed my screens on Test for Chapter 4 to end. Still would be interested in getting them if you can contact me and assist. Thanks.

-I AM GOOD @ THIS TIME THANKS ANY WAY

-The hardest thing for us is to create a budget due to our income. We are in a real estate business and the income varies a lot, so we never know how much money we will make in a month or in a year.

-This course was very helpful to me so I can budget and rebuild my credit

-The course provided insight on things I was not aware of....I have learned that in order to maintain credit worthiness, you must develop a budget and set goals and be flexible. At the top of your budget should be your "SAVINGS" Always remember to take CARE of your needs, not your wants.

-This course was very helpful and I've learned that it is essential to set a budget in place with accurate figures and to then stick to this budget in order to meet your financial goals. I will use these tools immediately to help my future planning.

-I thought the program was excellent!!!!

-thank you for your help I really needed a wakeup call, course was great

-The course was very helpful and easy to understand.

-I really truly enjoyed this class. I wish I had this class in high school.

- I think this internet course was very well informative and put together and I learned a good deal from it and wish all future users the same feelings I have towards it.

-I so glad that I was able to take this course. I really enjoyed it very much.

-good course!

-The course was very helpful.

-NONE THANKS

-Thank you, Karen

-Nicely laid out thanks!

- (1) I would like to have information on how to get house payment and interest lowered. (2)How to rebuild credit. (3) Education assistance options for the unemployed.

-Great course. Wished I would have taken it years ago, but never too late.

-I actually learned a lot from this course. The Budget sheet is something I will use monthly. Thanks so much!

-Thank you.

-I thought this was a great course. I wish we were taught more of "Money in Motion"

before we found ourselves in trouble. Thank you for the printable and savable tools.

-I was very impressed about all the things that I was made aware of in this course, and I intend to act upon what myself & my husband have learned from this course. I also made copies of the entire course, so at any point in time it can be referred to. I also would like to commend the agency for being there for people such as my husband & myself. My husband has limited English, and I have been disabled and unable to work for (7) years. & my husband has been unemployed for one year. We hope to never get into this situation again with all that we have learned. And I would like to extend my appreciation to L. for her outstanding help and patience with myself & my husband. GOD BLESS YOU for being there for us and those in our situation. Thank you for everything.

-Thanks, a great course that I would recommend to anyone. I would not mind video or a possible course that I can purchase for future reference

-To my surprise the course was very helpful clarifying some gray areas I had.

-I loved the course. It was very easy to follow and understand.

-I was very pleased with this course and I am happy I took it not about the bankruptcy because I think after this course I know it has been lack of knowledge on the financial field so I am very grateful to have taken the opportunity to learn a lot.

-This was very interesting; I learned many tools that will be very useful. Thank you

-Very well written. I felt some of the suggestions (savings) are not allowed in bankruptcy. Also, it was my understanding that in bankruptcy if your car breaks down or you have medical bills to pay you can go to the judge and ask if you can get a "loan". Who is going to do this and at what price. How would you pay for it because you can save for oops or o-by the way? I am confused. You also had pets on your budget list and they don't allow for pets on my chapter 13. No hair cut or cosmetics. Their standard answer for any problem is cut back or get another job. I am 65 years old, we are in a "recession" (HA) and our jobless rate is one of the highest in the nation. What do you think I can do besides work for 19 plus hours a day teaching and then find another job? I also have a few medical issues, osteo-parossis, polio back flash, bulging discs, restless legs, high blood pressure, osteo arthritis. I am also ADHD and now I am depressed. I would really appreciate some more realistic information on how I can remain a person of morals who wants to pay their just debts at a reasonable rate of interest and live to enjoy my grand children.

-Thank you....

-I am so glad I took this course! I have learned many valuable tools to make me a financial success. Thanks so much!

-thank you for all of your assistance!!!

-Very well put together.

-Thank-You I am under the assumption that this course includes my spouse? In the very beginning it asked if we were filing jointly and my spouse's name. Hope this is

correct? thank you again

- I believe this will be very helpful to me in my new future, wish I had known about this a few years ago.

-Thank you very much. This was interesting.

-I thought I knew a lot about my finances but this course has proved helpful to me. I did not know as much about my finances and dealing with financial situations as I thought.

-I liked the course.

-Before reading all of the information in this course I was unaware of many things. I now have a better understanding of how things work and can prevent falling into mistakes I have made in the past and also avoid unnecessary stress for the future. I am looking forward to applying the tools I have learned today and re-building my credit again.

-very informative! Wish they had taught this in high school.

- -I did not know what to expect, but found the information useful. Where I will need to begin is with a budget. This will be a new experience for me. Thank you for this opportunity

-I especially liked the audio; I learn more that way than by reading. Very good course, I learned a lot and enjoyed the sessions.

-Good material

-THANK YOU

-I found this course helpful and educational. I will definitely use a lot of these ideas to re-evaluate my goals for future spending and credit situations.

-Some of the content was tricky to understand. There were some helpful parts though. The Chapters did well explaining what someone should need to know about their credit and making wise decisions about how to use or not use their credit. I really liked the examples using the people in everyday life, they were very helpful.

-I feel it is unfair and a waste of my time to have to take this course. I found myself in this situation due to divorce and an ex-husband that failed to manage our finances properly, leaving me with all the debt and taking no responsibility for any of it.

-course was very interesting and informative , learned a lot , thanks

-Learn to live within the means you are presently living in.

-this education course was very well written , thank you.

-Excellent material - was put together very well. Thank you!

-This was an interesting source of information and education. The course was an eye opening experience. Thanks for the help.

- Thank you for all the information I received it was very helpful I will remember it in the future.

-I enjoyed the course

-This course has been very informative and provided me with skills to carry me a lifetime. THANKS!!

-Interesting and informative course.

-thank you for this series, it was well designed

-I thought the course was helpful and meaningful due to my circumstances.

-I really enjoyed this course and found the material to be very happy.

-I truly feel this is a plus in good times when individuals would be reasonable for screwing there credit up. This is not the case today the government has failed the American public and creating this entire mess! They ARE THE ONES IN NEED OF THIS COURSE!!!!!!!!!!!!!!!

-thank you very much for the insight of my solutions

-This was a wonderful reminder course. I knew most of this but had just forgotten to put it into motion because I got so drug down with my bad habits and loss of goals. I made a copy of this to re-read when I get discouraged. I am going to make it this time on my own. I am newly divorced with 3 kids so it is totally up to me! thanks

-Staff was great and helpful. I am glad I took this course

-Thank you

-Thank You Very Much!!!!

-Decided to take the test alone, without the wife and did better...Thank you!

-Thanks!

-Thanks so much!!!!

-This has been a very enlightening course, we wish we would have known some of this sooner.

-the information was very helpful

-Thanks for your help.

-Overall an informative and helpful course.

-I really learned a lot about money. Things I really was unformed about, now I have a clearer understanding in how to better manage my money affairs. Thanks to this program

-informative and easy to follow

-THIS WAS A WELL SPENT 2 HOURS. I LEARNED A LOT. THANK YOU!!!

-was very informative

-I have learned a lot by taking this course.

-The time spent this evening was extremely educational. I learned a lot about making the right choices in life and the importance of having a goal or plan.

-I think this course was very helpful and informative for me.

-Thank you.

-Thank you.

-Your course is a life-saver. Keep up the good work.

- The course was easy to follow, very informative Great educational tool.

-This course was very helpful and the audio button was great. Just sit back and listen to the course was very helpful.

-I really learned a few things that I wasn't aware of. Especially in regards to how long to retain your personal records. Very good course.

-The importance that a budget plays was striking...wonder why or how I ever missed that one in school--certainly didn't learn it at home.

-this was very helpful, I will be using this knowledge in the future

-I WAS VERY SUPRISED OF HOW MUCH I HAVE LEARNED ABOUT ALL THE MISTAKES I HAVE BEEN MAKING. THIS COURSE WAS EXTREMELY HELPFUL LOOK FORWARD TO USING THE HELPFUL INFORMATION PROVIDED IN THIS EDUCATION PROGRAM THANK YOU

-Great course! I learned so much. I thought I knew everything, I was wrong. This course really opened my eyes to so much.

-FINDING A DECENT PAYING FULL TIME JOB

-Thank you for this course.

-This is very educational and useful for now and in the future.

-Thanks

-I enjoyed the course. Teacher was clear and could easily be understood. Therefore, making the quiz easy to take. Thank you and I am glad you sent me a letter and I chose you. Thanks, again.

-I think this program was very helpful. It really made me think of reality and forced me to come up with a budget that if I can stick to it will change my way of thinking/spending.

-Was good and informing. Thanks a lot.

-I really enjoyed this course. I want to rebuild my credit score and once again feel that I can manage my own finances.

-I felt the course was very informative and I will put the information to very good use.

-This course was helpful and I will return to it for more information and to copy the forms. Thank You I never thought I would ever have to experience any of this.

-The course is very well laid out and easy to understand. A valuable tool is here for those who are wise enough to learn, understand and use the information given to help in the course of life after a bankruptcy no matter what road lead to this state in one's life. Thank you for supplying this course on-line and in person teaching situation. God bless.

-this was not hard was very detailed and easy to do...

-Outstanding course!

-Great course and easy to complete

-I learned a lot this time; the material is much easier to understand since it gives examples which are true to life. The math subjects are much easier to compute. I read and heard of it but it didn't stick to my mind since when the topic is presented its confusing due to so many facts given. I will recommend my 2 sons to take the MONEY IN MOTION since it will be very helpful in their adulthood now they are done with their college. Thank you for a good service.

-Course was interesting and kept my attention throughout. I honestly feel I have learned something. It was very helpful.

-Budget information and goals is something I will use in the future.

-the chapter on contracts renting a place was a little hard to understand I had to reread it a lot

-I think this was a very educational program. I would recommend this to everyone who was in the same financial bind as I was. thank you

-I enjoyed taking this course.

-I am so thankful for the information in this course. I wish I had taken it years ago and even in high school would have helped a lot. It was easy to read and was separated very well. I was required to take this course but I'm really glad I did. I really didn't know a lot of this information before although I thought I knew what I needed to.

-Thank You!

-well done. Will closely watch the spending of our money now. Living within our means

-Thank you!

-REALLY.....SHOULD ALLOW "SPOUSES" TO TAKE TEST "AT SAME TIME!"

-course was easy to understand and was given a lot of useful knowledge.

-this has been a helpful experience.

-Thank you for the information. I really needed the materials to get me back on the right track. I truly learned from this test.

-very helpful thank-you!

-it may be helpful if this online course could be read to you

-Thank you so much for helping me understand how to budget my money!

-Wish I knew about this before having problems. I guess I should have looked harder.

-I am glad this class was available to me. I have learned a lot from it. Some of the things given I was doing already. Thanks and I will share this information with family and friends. I thank God for this program. Be Bless!

-The program was good, and trying to make the student use good common sense most of the information I believe I knew but never applied it. **WE NEVER EVER MADE OR USED A BUDGET. AS of Jan 1 2009 my credit score was 720, but due to ill health neither one of us could work to keep up with the extra money needed to maintain our credit, and were forced to bankruptcy.**

-I have learned a lot from this, and feel that it will help to rebuild better credit and be more responsible, at keeping a budget.

-I LEARNED SO MANY THINGS THAT I DID NOT KNOW BEFORE. ALSO, THE INFORMATION THAT WAS GIVEN WILL BE VERY HELPFUL IN SETTING MY FUTURE GOALS AND IN BUDGETING.

-I had a bit of a problem with the instructions in navigating the system to return to the page I left when I went to lunch. I probably went too fast and missed something. The course was excellent and I expect to use many of the suggestions given.

-Thanks for the lesson, it was very helpful and although it sometimes seems that I

would know most of this stuff...the way it was presented made it very easy to understand and assimilate. Thanks once again.

-I WAS ABLE TO LEARN ALOT ABOUT WHAT WE AS A FAMILY SHOULD DO TO HOPEFULLY KEEP A BALANCED BUDGET AND NEVER BE IN THIS POSITION AGAIN. I WILL ALSO GO BACK AND REVIEW WHAT I HAVE LEARNED SO I WILL STAY ON TRACK TO IMPROVE OUR FINANCIAL STABILITY AND ALSO REBUILD OUR CREDIT SCORE TO WHAT IT SHOULD BE. THANKS TO MONEY IN MOTION

-I found this course to be very interesting and very helpful with my finances. Thank you for giving me the opportunity to take this course on my own time and at my own pace!!!!

-Thank you for giving me the opportunity to take this course online. It has helped me out tremendously. I look forward to making the right choices in life from this day forward.

-thanks great course

-Thank you for providing audio version for I have problems with ADHD it helps me to stay focused.

-I couldn't believe how easy and convenient it was to take this course. It was easy to read and totally understandable. Thanks to all for helping me get back on track.

-MOST OF THE INFORMATION I ALREADY KNEW. THIS COURSE MADE ME REALIZE IT CAN ACTUALLY BE DONE. THANKS!

-I am very pleased about the course and learned many aspects of money management and budgeting. I am really satisfied and want to share it with anyone who may have the same situation as mine.

-thank you so much for helping and understanding through our hard time.

-thanks!

-I believe this course will be very helpful in putting me on the right track to helping me save money.

-relevant and interesting topics, the 120 minutes went by more quickly than I thought.

-Thank you for all the information you have shared with me.

-Thanks for your services

-The course was helpful and in knowing I had already taken the right steps in our/this difficult process. Thank You.

-Thank you very much!

-I liked taking the course at home. It was nice to do it privately and not feel pressured

in front of other people.

-Although I am 80 years old, I did learn quite a bit while reading and listening to the audio.

-I'M ONLINE @ THE PHILADELPHIA PUBLIC LIBRARY, AS A RESULT I WAS NOT ABLE TO USE ANY OF THE EXCEL SPREAD SHEETS. IF POSSIBLE CAN YOU MAIL THEM TO ME.? THANKS FOR YOUR TIME AND CONSIDERATION.

-This was an excellent program, thank you!

-FEEL THAT COURSE WAS VERY HELPFULL

-I have learned so much from the program and I and my husband are going to start a budget and get our goals together. I think everybody should have to take a class like this, so we could all learn to manage money. I have learned so much thanks again

-great program

-The course was very informational. I thought I new the answer to a lot of questions and this course enabled me to understand credit better before filing for chapter 13.

-This was very useful and it was an eye opener. There is a lot of useful information in this presentation.

-Thank you.-This course was very beneficial, there was a lot of information that I was not aware of. Thank you.

-thank you.

-Great course!

-It was an excellent course. I wish I had taken something like this in my early adult years, before I got into debt

-Yes, I just feel like there is so much more information to learn here. If you put it on the internet, I will read it! (pending it is free/low cost). I think you can modify the courses online more, too. This way the given online courses could be more interactive. That may also cost more, however. The bottom line is just that: personalize, but not at the expense of it costing too much.

-The only reason I checked "NO" I did not learn anything from this program, is that I am 58 yrs. old, was in the real estate business for nearly 25 yrs. and due to hardship was unable to continue . . . hence our family had a loss of my 6-figure income, so has been extremely hard to maintain. We are establishing a new means, as I am educating myself to online internet marketing . . . but taking a bit longer than I thought.

-This course definitely has great information that I will use in everyday life, and has educated me in things that I will have to do to maintain a good balance in mine and my family's lives. thank you

-This was very helpful it should be taught to children in school

-THANKS!!!

-I think this class was very helpful and could be helpful for everybody

-I was amazed at how much I did not know about budgeting. Had I learned this at some time in my past I'm sure I would not be filing Chapter 13. I have a 15 yr old son who will definitely be a part of the budget planning and I already know of one major leak in our budget. Every time we get in the car we stop somewhere to get a drink. I think we'll start taking one in the car with us. Thank you for this class. I have much more to learn.

-I though this course was great the way it was thank you very much

-I didn't expect to learn as much as I did from this course - I found it to be very helpful, very informative and will be discussing with my teenagers as well as my grown children the information that I learned here today.

-I feel that taking this course provided me with many lessons that I can use and apply to my future.

-This was very informative and educational. Thank you.

-Thank you so very much for help me.

-This course has helped me in planning my life.

-THANK YOU. HAVE A GREAT DAY!

-I think the course was super... and thank you for the education... it was enlightening.

-PROGRAM WAS LONGER THAN ANTICIPATED, FOUND THE INFORMATION BOTH INFORMATIVE AND USEFUL. HAVING EVENING OR WEEKEND TELEPHONE OPTIONS MAY BE BENEFICIAL FOR THOSE WHO DO NOT HAVE LANDLINES OR INTERNET ACCESS.

-I indeed commend you all on the course content which I found extremely helpful. I thank you all for the time and effort that you have put into this course which is indeed gratifying and a creditable source of financial knowledge.

-Good contents and course, once I figured out how to register online and gain access through the counseling service provider's site.

-the course was great and very useful.

-Thank you so much, this is a super course and I certainly needed it.

-this was very helpful in many ways

-This course was very informative, useful and easy to follow. Thanks for all your help! You're truly a blessing!

- thank you for having a program like this available on line to help some of us that work a lot. It was very helpful and I will come back to it often. Re-establishing my credit will be next on my list.
- I thoroughly enjoyed the material. I honestly wish I had access to it several months ago. Thank you for providing this course.
- The course was helpful and contained a lot of information important to my family.
- I will make my comments on the blog... thank you very much for making this very simple.
- Course was great.
- this is a great way to learn how to be more responsible.
- Thank you very much this was so helpful.
- I found the budget spread sheet really helpful and plan on using it right away.
- I honestly was dreading this - only taking it because I have to for my bankruptcy discharge, but it was great. Very helpful and I learned a lot that I can use to avoid getting into trouble again. Thank you!
- Thank you for your help!
- website was great and easy to follow.
- This was a great course, thank you!
- Thank you for the lessons.
- Love this program. Thanks.
- I have learned to use a budget at home.
- the course was very helpful!
- Online class was very helpful.
- Thanks. Very informative.
- Thank you for the opportunity to complete these requirements.
- this class was very helpful.
- Thanks, the course was informative.
- This was a very useful course that I will use in the future.
- I really learned a lot of good money management info. The course was very

informative and will help me with my future money budgeting and saving. Thank you for helping me.

-This was a very thorough and informative course.

-Thank you!

-I didn't think I would get as much out of this as I did. I plan on sitting down and formulating a budget.

-They changed my way of thinking about credit scores and credit reports. I will now use a budget at home and be more careful of what I do and what I buy.

-very good course

-Thank you for your help in this difficult time. God bless you!

-Thanks for everyone's help, they were all great and very personable. My husband and I have learned a lot and will use it in our day to day lives from now on.

-I really liked the fact that you could listen too or read the chapters... Very good!!!

-Thank you for all your help through this difficult time.

-Thank You for Your Concern and Kindness During a Very Difficult Emotional and Financial Decision in My Life...It was Greatly Appreciated...

-Great information. Wish I had this 25 years ago.

-Being able to listen to the recorded chapters was a godsend. Keeping the laws straight in Chapter 7 was the most difficult.

-Everyone at age 18 years old should be required to take this class and complete all tests and submit to state of residence at a fee to that state. Would educate people before they make any mistakes

-The course was very helpful. Thank you!!

-Thank you!

-Great course, thank you!!!

-Thank you!

-Excellent learning tool!!!

-Thank you for a program that stated everything clearly and treated me with respect

-I appreciate the tools that were provided to me. Fortunately I knew 98% of what I read but due to unforeseen circumstances, loss of jobs by both my husband and I, homes, no insurance, etc. We were forced to move from the State that we had resided

in and start over which included filing bankruptcy. Thank you again

-This course was well written. I was a little worried I wouldn't be able to follow along and understand everything. I learned a lot and will use a lot of what I read in the future decision making thanks!!

-Thank you, the course was very helpful

-I learned a great deal. Thank You,,

-Very useful information and great way to communicate this information to busy individuals.

-Thank you

-Great informative course....Thank you

-Helpful and informative.

-really, really helpful! I know I'm on my way to financial recovery.

-I think this course would be better suited for someone who is deciding whether to file bankruptcy or not. Also we did a lot of these activities with our attorney so this was repeating.

-Thank you. This was very helpful.

- Definitely helpful. Thanks

-I THANK YOU FOR THE EASY WAY OF EXPLAINING WHAT I NEEDED TO LEARN.I TRULY HOPE I CAN USE AND REMEMBER THIS. THANK YOU

-I thought this course was great for me. I really learned something.

-Thank you for getting me on the road to financial freedom and responsibility.

-Thank you very much for this lesson. It was very helpful!

-There were a lot of things that I learned from this and I hope this will be my last time through this process. Excellent class that I will pass on to my children. Thanks

-Excellent training material. Very easy to understand.

-The sound part of the course would be better if there was a video with the sound. All in All it was very good.

-overall, good course & excellent web-site. 2 things would have improved my experience. I couldn't find anywhere on the website I registered on what my deadline was for completing the course. Secondly, an e-mail reminder that I was nearing my deadline. I almost did not complete this on-time & luckily my attorney called to remind me about it. Thanks!

-thank you! This was very helpful.

-Thank you

-Excellent Course

-This is a better program than your competitor's program I used for the first session. Thanks.

-Worthwhile class for everyone.

-this was very informative, I learned a lot, thanks

-happy to have taken the program.

-This program taught me a lot. I am excited to use it. It is going to make my life a lot easier. I was wondering how to start. Do I wait until I have money saved or do I start now? And how do I do it. Do you have a program that teaches you actually how to start?

-Thank You!

-The course was nice and beneficial. I was surprised to find that it is relevant and useful for me and my husband....

-very informative, every adult 18 years old should be required to take this course before applying for loans or credit cards!

-It would be helpful if I was able to just click on a time out button if I needed to log out for just a couple minutes rather than re-entering my login and password every time.

-Organization seems to be a major issue for me. I would really like more ideas in that area of budgeting, goals, bill paying, filing, etc. This program has provided me some good basic ideas to get me started. Thank you for having this online site to accommodate people.

-Thank you for being so professional and easy to access. I will recommend your course to my bankruptcy attorney.

-Great Course!

-This program was awesome. I learned so much from this. I really am glad I spent the extra money to take this course from you. The notations at the top of every page before each chapter were a real morale booster for me. This will be the last time I ever have to take a course like this one. I looked forward to getting my feet on the ground and starting my first new budget, and setting my short and long term goals. Thanks again.

-Thank you

-This course is excellent. I'm very glad I can go back and review the materials. It was very helpful. Thank you very much.

- There was a lot of material in this course that will be helpful to me in the future
- -Very Helpful!
- I found this course helpful
- THANKS!!
- Very good course
- Good course very practical information
- thank you
- Thank-you for the 800# the ladies were wonderful.
- THANKS TO THE LADYS AT THE EDUCATION DEPT... THEY WHERE VERY HELPFUL AND WORKED WITH ME TO MAKE SURE EVERYTHING WAS TAKEN CARE OF....
- This just reinforced what I do now and let me know I am on the right path. Thank you!
- The audio was very helpful to me
- Very informative and helpful.
- Gave me more insight to my mistakes.
- Thanks very much.
- this program was very helpful to me and I fully intend to use these strategy's in the future and in rebuilding my credit and budgeting. Thank you very much.
- This online course was great for those of us who can't take off to go up to the agency and take it in a class room. Thanks this was very informative.
- This course was very helpful and inspiring to me, and I look forward to starting over with my finances in an informed and healthy way.
- thank you!
- thanks for all the tips.
- Thank You...this was very helpful and fun
- Thanks for the great information in this course
- This course gave me the opportunity to learn about what I did wrong and how to correct them. All in all thank you. I wish I had this 10 years ago.
- thank you!!!!

-thanks! I learned a lot.

-Thank you for this well written, easy to understand course!

-I FEEL THIS COURSE WILL HELP ME IN THE FUTURE

-It is a wonderful program, easy to understand.

-I am very tired, but it was a very good course.

-Audio was very helpful since I am 85 yrs old

-Very helpful and whenever I called you directly the people were very nice. I would recommend this to other people.

-Thank You I Really Did Find This Very Helpful

-thank you for your help

-Tremendously helpful!! Wish I took this course years ago - it would have helped put me in better financial standing. I feel like I'm on a new course to recovery.

-I hesitated taking this course, but I found it to be extremely helpful once I began to read the information. I think the general should be exposed to this information. Even kids in school should be introduced to this course, they will be happy that they learned this invaluable information. Thanks so much!!!!!!

-THANKS, WHEW I'M glad it's over.....

-This was a practical course. Would like to see something on lost income due to illness or injury where the client is NOT insured and how to handle a money crisis when the income stops coming in. *Thank You.

-This was an excellent course, and I believe everyone should have access to this course excluding filing for bankruptcy. It was very beneficial to me and I have learned my lesson well.

-Good and informative course. Thank you

-This course was very informational I am so happy to have had the opportunity to take it. I have always wanted to take a course like this but could never voluntarily afford to. I pray that everything I have learned is applied in my life for now on. I sure plan to use everything I have printed out as well as the skills presented in this material.

-I really enjoyed the verbal presentation. It was a lot easier than reading even thou it probably took longer

-I thoroughly enjoyed the course and I will be reviewing the "Review Site".

-I didn't think I really needed this course but found it very useful after all. I surprised myself, was intent on getting my tests correct and succeeded. Very helpful stuff.

-This was a great course. I learned way more than I thought I would.

-Thank you!

-My contact at agency has been extremely helpful! I really appreciate their efforts! Thank you. I found the course to be very easy to understand and helpful. I would recommend your company to others.

-This was a great course and should be part of high school student's studies before graduating from high school.

-I found this course to be very helpful to me at this particular time in my life as my finances are in disorder.

-Extremely valuable, I see how easily the public is fooled by credit card companies who do not disclose how their system works - very clever - I will be very cautious from now on in dealing with them if at all and always, always read the fine print and hopefully never use another credit card again. Could you tell me if there is a way to pay off the home mortgage quickly without incurring interest - if I pay principal on future payments ahead of time, does that wipe out the interest for that month? Thank you very much.

-This was a very good course. Thank you.

-great course

-Great course

-This course was very helpful and taught me things I did not know

-The information was well prepared and easy to understand. Thanks.

-This was a wonderful tool. I really learned a lot and will use the information I learned to maintain a fresh start and not to ever have to file for bankruptcy ever again. I thank you for this class.

-This course was very useful to me and easy to understand. Thank you very much.

-Good course should be mandatory for new couples getting started.

-the course was very eye opening. thanks

-Good course

-The program was interesting and informative and I believe it will be helpful in the future. Thanks

-Love the audio. Great assistance.

-This course was valuable in reestablishing methods in which to obtain goals and budget planning.

- Course was very helpful
- This was a very informative course. Thank you very much!
- Very good and educational. I will use these in my everyday expenses.
- Thank You so much for the great info!
- Very informative and helpful.
- This was a very comprehensive and beneficial course that I will be referring to periodically for guidance.
- this course is very useful, could be a good program at homeless shelter for some persons getting back on their feet learning to budget etc.
- I think it would be appropriate for users to what percentage of your financing, if any, comes from banking, credit, insurance and other financial industry sources, either directly or indirectly.
- thank you for the course and help with some questions I had.
- The course was lengthy but not a waste of time, I did take a few things from it, I used the audio as well as viewing the info and that made it much easier. The course seems like a good idea for anyone in fact.
- Great course online with a lot of information. Thanks!
- Thank you. This was helpful.
- THANK YOU!
- Thank you!
- Great Course
- Good course -covers a lot of things we should have been taught in school.
- THIS PROGRAM HAS THOUGHT ME TO MANAGE MY FINANCE AND ALSO PLAN WELL.
- I DID LEARN ALOT ABOUT A BUDGET. I WILL DO ONE THIS WEEK!
- I learned step by step program, building my confidence of using money in this economy
- Thank you!!
- This course was very informative.
- This course was extremely helpful. I am going to start being more diligent about my

finances and sticking to a budget.

-Very Helpful. Thank you

-I was pretty satisfied with the course. Thanks

-All topic are very important I will love to learn about them

-This course was very helpful.

-I LOVE THIS PROGRAM. I WISH TO GIVE IT TO MY EX-BOYFRIEND WHO USES MY CREDIT FOR FUN. NOW I AM MORE CAREFUL TO TRUST SOMEONE, SAD IT IS A LITTLE BIT LATE WITH MY SITUATION. I WAS A VICTIM OF TRUSTING AN EX-BOYFRIEND.

-I really enjoyed the program.

-Thank You Great Course!!

-Very informative course, Thank You!!

-I AM GLAD I HAD TO TAKE THIS PROGRAM I BELIEVE THIS IS JUST WHAT I NEEDED TO LEAD ME IN THE RIGHT DIRECTION WITH MY FINANCES. THANK YOU SO MUCH

-THIS WAS MUCH MORE INTERESTING THAN I THOUGHT IT WOULD BE, AND THE EXAMPLES OF THE MORE COMPLEX POINTS HELPED.

-The online training was easy to understand.

-Thank you

-I found this coarse very helpful...I learned a lot of information...things I just took for granted or never considered... Thank you I will get my life back on track.

-GREAT CLASS

-thank you!

-I HAVE TO SAY THAT I WAS VERY HAPPY WITH THE BOOK AND I'M GLAD I READ AND LISTEN TO IT AND I WAS GREAT DOING THE QUIZ AFTER EVERY CHAPTER THAT WAS REALLY HELPFULLY IN TURNING AROUND AND START GETTING GOING ON BUDGET PLAN THANKS AGAIN

- I thought this was a good start ,this course should help a lot of people I found it very interesting

-Thank You

-THIS WAS THE BEST INFOMATION I CAN HAVE FOR MY LIFE

-

-The info was a little more in depth than I had anticipated, however, I could have learned a lot more if the topics really went into more detail.

-The program is well put together

-Not as difficult as expected.

-Very Helpful

-thank you

-thank you

-Very thorough course!((*_*)) May I be blessed with a successful future with setting and maintaining my set goals from here on out thanks to you guys for preparing the education on line.

-I took my time and really enjoyed the class on-line. Thank you.

-I thought the course was very informative. I liked that the different lending and insurances were explained. The people including myself can benefit from these courses a great deal. Thank you for doing this.

-This was a good course and very easy to understand

-Great Course

-thank you

-This was good review I had already taken an extensive 10 week financial planning course.

-I thought this information was very informative. I have recommended it to friends.

-Course was very informative. Not too hard to understand.

-This was an excellent course. At my age, I don't think I'll be doing any of these things in the future and it is way too late for me to plan my retirement. Wish I had had this course 45 years ago.

-This is a very good course, teaches you a lesson on managing money and to save for the future.

-very helpful class

-I FEEL THIS COURSE SHOULD BE SHOWN TO EVERY HIGH SCHOOL STUDENT IN AMERICA. VERY INFORMATIVE, VERY HELPFUL. THANK YOU

-This was a very helpful course and I look forward to using these tools in the future

-the program was very good

-This course was extremely educational and informative with tips for a fresh start to manage my finances, establish a great credit score once again as well as to extend advice to my children regarding their future financial control. Many Thanks.

-EVERYTHING IN THIS COURSE WAS HELPFUL AND UNDERSTANDABLE.

-Thanks for the opportunity to be better informed about the world of credit. I am eager to have a real savings account and to be free of credit card debt through the bankruptcy. I regret getting into such financial difficulty. Your program will help me in the future. Thanks.

-Thank you

-great course. Straight to the point

-Surprisingly resourceful. Even though I have always maintained a credit score of 800+, (up until 07/23/09), current market / individual conditions forced me to file Chapter 13, I must admit, I truly learned some things today! Thank you.

-One scam I was burned by was online. I was trying to find out about grants for my son's college education. I signed up for "The grant guide" online which was only \$3.95 for 3 days, I hurried through the "terms of use" page without reading all the stuff. Well, the grant guide just referred me to other websites and was of no help at all, but I was charged \$49.95 a month for 2 months because I didn't notice and didn't cancel! The worst about this scam was when you call to complain they keep you on hold for more than an hour, and if they don't like your attitude, they hang up on you, causing another multi hour hold session on the phone! I spent 3 hours on the phone and all that was accomplished was to cancel my "account" no refunds. My Bank said there was nothing I could do legally because I clicked "I Agree" with the terms of agreement. There are a lot of these online, please add this to your course. Thank you

-I thought this program was very helpful

-I'm glade I took this course I have learned a lot thanks.

-Good material. Presented simply and easy to understand

-I considered this course very helpful to setting economical goals in the future. Thank you for putting this material together.

-This course was more helpful than I even imagined!! Thank you!!

-Thank you! Very useful information.

-It was very helpful thanks a lot

-Great Course

-Very informative! At age 62 I thought I knew a lot about credit...I was wrong!

-Tips on how to get started with budgeting. What is the first step? If you need the majority of your income to pay the regular monthly bills, how do you start to get a system in place that will allow you to take care of the unusual situations that pop up?

-I'm very happy that I have completed this course; I know that it will help me with my financial situation. thanks

-Great Course! Will use this to change our lifestyles and spending habits. Thank you.

-It was useful info.

-very informative course

-This course was extremely helpful after going through a very stressful time with bankruptcy. I believe it will help me to get back on track to a successful budget routine. Thank you!

-Thank you so much for letting me take this class it was very helpful to me. I plan on applying it immediately. To my new way of life with a budget and goals.

-This was an eye opening experience and I will use this knowledge to never find myself in this situation again.

-This program is very helpful. I filed bankruptcy due to job loss and ID theft.

-Thank you! Very helpful and very informative!

-Good course and interesting. Thank you

-very good course!

-THANK YOU!!! FOR YOU HELP AND SUPPORT!

-Our bankruptcy was out of our control due to medical bills...since my husband is disabled and I have become very ill we will be in trouble again real soon...any suggestions.

-very helpful and interesting

-I have really learned a lot about managing my money. Thank you for your help.

-this was a long course but it is worth the information that was given

-Thank you!

-I think this course should be required learning in the last year of high school. I would not be where I am right now if I had this training early in life.

-This course has been an eye opener to me about the importance of having a budget and writing it down. It also impressed upon me that a budget will only work if you have a stated goal or purpose to work towards achieving. Putting your savings goal on top of the budget list and having a separate account for your flexible and periodic expenses

truly helps keep track of the different monies. I understand now why a budget is important and I will definitely apply what I learned immediately. Thank you.

-Great course; very informative. Thanks.

-I learned a lot from this course, I am glad that I had to do it, it is definitely going to help me in the future with managing money and coming up with a budget.

-I expected this course to be boring but it was very informational and gave me ideas that I actually want to use.

-thanks for your help

-great tool to use on my everyday life.....

-THIS COURSE WILL BE VERY VALUABLE IN MY LIFETIME. I WILL RECCOMEND THIS TO ANYONE

-Just a quick note. The information was very nicely laid out and the overall application well done. Well time to work on my goal list. Wish me luck! Thanks

-I was very surprised how much you can learn from this course I'm very excited to be able to use it. Thank you.

-Thank you very much this course was very insightful...

-very good online course and I have a better understating on how to budget my money

-Thank you for a good course from both of us!

-Thank you this was very helpful

-This course has really opened my eyes on the importance of controlling my money and debts. Very good course for anyone to take.

-not so bad

-This course I knew a lot of the information it just needed to be said in the format they did it.

-Thanks=)

-I really learned a lot of this online program. Very helpful.

-eye opener

-The course was very helpful. It was easy to navigate and was actually very interesting. I enjoyed it.

-This course brought some good topics that I have not thought about in quite some

time so it was of a great use for me.

-Great course

- Staff was very professional. Very polite. I liked Her. Easy to talk to.

-Excellent content, easy to understand and very well organized. Would recommend this course for everyone in this day and time to avoid the problems we now have with our economy.

-I feel that I will benefit from this course.

-Thanks

-very informative thanks

-The course was very helpful. I look forward to implementing the information I learned to work on a budget, goals, and re-establishing our credit.

-This course was very helpful.

-There was a lot to learn. I really enjoyed reading the material. What I need to understand more of in my life is about retirement and investing money.

-This was very helpful to me and I plan on using the material in the future!

-Thank you.

-I am so glad this course was mandatory. The course has helped me tremendously, especially the budget planning section. Thank you so much for putting it together. My turn to say, GREAT JOB!!!

-This course was very helpful.

-Thank you

-we are using a budget it is helping

-I found the course especially helpful in that I could simultaneously read and hear the material. The audio files added much to the course. Taking this online course was a beneficial and pleasurable experience for me. Thank you!

-thanks a lot

-thanks for the wonderful training course I operate it thanks again. keep up the great work

-Very informative!!

-thank you

-This was a valuable course. Enlightened me about budgeting benefits.

-thank you for this test it helped.

-Enjoyed the course and found it very helpful Thank You

-This was a wonderful course and I learned a lot. I highly recommend it to anyone that is having problems paying their bills. Thanks a lot.

-this course helped open my eyes to see my troubles in managing where money should be used thank you

-THANK YOU!

-Thank you for offering the course online, I recently had a surgery and was not able to sit in a class room setting. The course was very well organized and I was able to go right through it with no problems.

-VERY INFORMATIVE...SOME OF THE THINGS THAT I NEVER THOUGHT ABOUT OR HEARD ABOUT WERE WELL COVERED

-IT WAS VERY INFORMATIVE

-Thanks for your help

-Course was very helpful in seeing I wasn't too far out of line and showed me ways to improve.

-Very good course.

-This course was really helpful. I knew some of these things but didn't know how to put them into effect. Thank you, I will apply all that I have learned and I will reach all of my goals thanks to you.

-thanks, this was very helpful.

-Thanks for everything and guiding me through this process. I really appreciate it.

-I usually fall asleep during course but not once in this one thanks

-I learned a lot from this course about goal setting

-Thank you for this course.

-I used the audio and followed along by reading, it was very informative and very clear to understand, it's all set up beautifully.....

-I was very impressed with the information that I was able to obtain. It reiterated to me things that I have taken for granted and forgot.

- It was a very good course...enlightening and educational. Thank you.
- I really enjoyed the part about setting goals & budgeting.
- thank-you, very informative and helpful
- I REALLY INJOYED THIS PROGRAM. I JUST WISH I KNEW ABOUT IT SOONER. THANK YOU VERY MUCH FOR MAKING IT EASY TO READY AND UNDERSTAND.
- this is a great program learned a lot thankyou.
- This was a very helpful learning tool.
- Very helpful course.
- Very good system.
- this course was more helpful than in thought it was going to be when in first started
- thank you this was an eye opener
- Very helpful course Wish I would have had the capability to take it sooner--might have prevented bankruptcy
- this is a very interesting tool to use. It brings a different prospective to budgeting
Thank you
- Thank you very much...for a well structured informational financial course...I learned some new things about spending and saving money wisely...and the course also reminded me of things I had already learned years ago....
- It was very informative. I'm glad I took it. It will help me greatly in the future.
- GOOD COURSE TO TAKE
- THIS COURSE WAS AND IS GOING TO BE VERY HELPFUL IN RESTABLISHING MY CREDIT AND REACHING MY GOALS. IT WILL ALSO HELP IN TEACHING MY CHILDREN ON HOW TO BUDGET THEIR MONEY NOW AND LATER IN LIFE.
- It was a good course. Some of the things covered were not relevant to my situation but informative.
- This was a very good course.
- I disagree with advising people in my situation to keep credit cards for any reason, you can use a debit card to do anything you can do with a credit card and not take a chance of getting back into debt.
- I ENJOYED THE COURSE THANK YOU
- This was a great course. I strongly feel every high school should make it a school

requirement BEFORE graduation.

-was very helpful

-I really found all of the material very helpful to me and I will not make the same mistake with my credit anymore. It's been a lesson learned that I will pass on to my kids so they will never have to go through the same thing.

-I think all high school students should have to take this class their freshman year and senior year...it definitely would have helped me understand the "Real world" much better than any typical high school class did.

-I found several tools and like the file tips they had and will implement them asap.

-IT WAS WONDERFUL TO LEARN THINGS ON LINE. MAKES IT FEEL LIKE IN CLASS. I LOVE THE CLASS. I HAVE A PROBLEMS WITH BUYING THINGS AND DONT SAVE BUT GET WHAT I WANT SO I HAVE TO SAVE MORE AND STOP SPENDING... THANKS FOR THE WONDERFUL CLASS

-I feel that being 47 years old, might be too late to get a new start in life, in order for me to get a better paying job, and save enough money for retirement, I almost feel homeless, my only hope is Jesus to give me strength to start over again. Yours truly.

-Thank you for offering an on-line course. It is very convenient.

-This was a great course, a great deal applied to me, I am no major in math, it takes me awhile, but I am already retired, helped my family too much, lost my job that I had to help me pay my bills, but through this I learned to take care of me and not others....

-Some of the material was a little redundant after already going through bankruptcy. Was glad to see the new section about re-establishing credit.

-Thanks for your help. I regret that I have had to file.

-course was helpful.

-I'm going to re-evaluate my finances and come up with a better plan and not to fall