

-Thank You, I did enjoy learning some new things that were helpful

-If I had taken this course years ago, today wouldn't be in bankruptcy. So even at 65 life begins anew. This course should be mandatory with every marriage license or better before any student graduates high school. I shall continue to reevaluate my financial goals on a regular basis. Thank you for such a great class. Plus, the 2 1/2 hours went fast.

-My wife and I took this course together. Truly we were surprised by how many things we either did not know or misunderstood until taking this course. I believe this course gives you confidence in having the ability move forward and out of financial trouble toward a more successful future.

-This was actually some of the most helpful information I have seen. I learned a lot about interest and budgeting and setting goals. Thank you.

Thank you so much! I found this course to be extremely helpful. I feel more confident now that I will be able to pull myself out of this "hole" that I've gotten myself in. I no longer feel that it is the end of the world---there really is a light at the end of the tunnel. Thanks again.

-Our deepest thanks for making our problems much easier to understand - never in our lives (77+78 years young) have we experienced such an unexpected situation.

-Our family has been through a very trying time. Myself, in general, lost a job and we went into financial dispair because I was soo depressed and left the bills to my husband, which had never done them. In short, this was an excellent course to get my mind back on track.

-this was very informational and alot of knowledge learned from this online class that I have taken for granted which has lead me to the bankruptcy stage. I will now take what I have learned and read to better my new start!

-I wish I had taken this program and knew it was available to me before my divorce and the bankruptcy I might have had a chance and not gone through them.

-I thought I was pretty well informed before I took this course but I did actually learn a lot of things I did not know by taking this course. I was very pleased with what I learned and I do think the information learned will help me financially in the future.

-Very interesting materials and helpful.

-I think that the course will be a good asset for me and my children. I used to have a very good credit before I faced my actual situation because many of the strategies you presented I used to considered. Nevertheless, when I faced my husband's separation, I got scared and all of a sudden I received a call from a debt settlement agency which presented me a marvelous offer, and I fell into their trap creating me a more difficult situation. I wished I had known about you before this happened. Keep up your great job. PS: Are these other courses you offer?

-I found this course to be very educational and feel it will help me get on the right

track to managing my finances and help me rebuild my credit.

-I really love this course, I was quite surprised to learn so many important facts about properly budgeting my money. Please keep this a mandatory course for all individuals filing bankruptcy or having troubling managing his/her financing on his/her own.

-This was indeed a helpful tool. I am sure that it will be useful to me in the future as a mean for me to avoid making the same mistakes that I allowed to get me in this situation.

-I found this course very interesting and I have learned many new things I was not aware of prior to this class. I feel I have a new sense of budgeting and goal setting. My husband recently passed away. He was the one that took care of all our financial and legal matters. This certainly was an eye opener for me! I hope to make him proud of me!

-Thank you so much for offering an affordable and easy to understand course. I have ADD and have trouble concentrating when I read and I had no problems staying engaged. I score a perfect score throughout.

-this was very helpful

-I found the on-line class appropriate for my time needs, with a full time job I don't think I could have attended and in-class session. I found the budgeting technique very useful and will start one ASAP. I think budgeting should be taught in school as a mandatory credited class. Thank you

-Material was presented in an easy-to-follow presentation with the on-line course. Keep the on-line option, it's nice to go at your own pace. It's also nice for those who have a difficult time getting around (like myself).

-I wasn't sure what to expect from this, but I actually feel better about myself coming out of this. I am going through a bankruptcy and I found a lot of this information very helpful in making the right decisions later on-- I'm looking for a new start, after some mistakes and hard times in my life, and this is giving me some tools to get there.

-The course as a whole was extremely helpful. The section concerning budgeting will be very helpful as I begin reestablishing my credit. My biggest weakness has always been budgeting and building a savings account. I will definitely use what I learned online in improving these 2 specific areas. Thank you

-I found this course to be very helpful. I wish my husband and I had taken one like it when we first got married. Also, I would recommend this course to anyone who is 18 years of age. It should be a required course in high school and you should have to pass it to graduate. Even though I know that some people would not follow the advice in this program there would be some like me who did not have financial guidance from their family who would take the advice and try to implement it.

-This was a WONDERFUL course! I wish this was available BEFORE I ever got a credit card! This should be a mandatory requirement before anyone gets one. It was a tremendous help to me and I printed it all out so that I can use it in the future. I don't

plan to have another credit card, so this will help be with what I have! Thank you for this opportunity!

-I would like to thank the people that I spoke to, all thru the process of trying to pay off our bills to the bankruptcy process. I talked to several different persons, all were very caring. (Even when I had to call back, because I was in tears) Now hopefully we can get back on track. (smile!)

-I found the course to be very helpful. It was like they were in my life and I can relate to many of the chapters and the situations. I have learned a valuable lesson as far as my expenses for the future. I have since incorporated a budget into my life. Good luck to me. Thx

-I didn't really know what to expect from this program but I would say this may have been the most important 2 hours of my life. Thank you for the information that is provided here, I really feel like we have a chance to change our life for the better by using the tools I learned about here.

-This Online Course is well Layed-out. Enjoyed it and found it to be very user friendly. Now using what I have learned from this website and common sense I believe I will be able to manage my money better in the future and even have a savings account. Thank You to all the wonderful People.

-My wife and myself enjoyed your course. We found it highly illuminating and very well planned. It will help us to understand the critical areas that we need to practice in, in order to begin the hard work to create our new, (and from what we have learned) far more comprehensive budget.

-At my age I didn't think this course would do me much good. Was I wrong? I learned a great deal, even though some of it was hard to handle. I can only hope and pray and work hard to not be put in this situation again. The study took longer than I expected but not one minute was wasted. I'm sure I'll be going to the above web site to review (more than once). Thank you for this service.

-Hello, I initially thought this was just another "requirement" that I had to do to discharge my debts through Chapter 7 Bankruptcy. But after taking this course all I can say is WOW! Why wasn't this course taught to me in public school or at least a requirement for college like English, Math, and Science are...??? Blessings.

-I most appreciated the audio option. Somehow, someone relating the text by voice registers better than by just reading where one might drift off or lose concentration. I also appreciated the straight-forward approach in simple english that made it understandable to people who may be totally in the dark regarding finances. Thank You

-I LEARNED ALOT BY THIS COURSE. I THOUGHT It WAS GOING TO BE HARD AND BORING BUT I WAS QUITE SURPRISED AT WHAT I LEARNED. THANK YOU!!

-Thank you! I found the information from this site very informative and I plan to use it in starting over. I am very excited about gaining control over my household budget and spending.

-Thank you for allowing me to take this course on line I am disabled and it was more comfortable for me to do this test in my home.

-I was scared before I started but at ease as course was explained and questions were answered I am 81 years old I hated I let this happen to me

-This course really helped me to understand my budget and goals how to set from now and after thank you

-This is a very good course and the teacher was very pleasant and very clear on everything I learned alot

-The instructor was very professional, courteous, and helpful. The course was very helpful and I will apply the information to my benefit.

-I learned a lot from this course. And wish I had some of this information years ago. The instructor was great and very considerate of his class. Thank you.

-I wish I could have taken this course in high school. It would have helped me a lot when just getting started in life. I will use it now! Thank you!

-I thought this information was very helpful and the book is excellent reference tool which I am already implementing in my daily life.

-I think I understand what is supposed to happen with my money. I think we can do better with it than we have in the past.

-I learned how important savings accounts are and they should be at the top of your budget.

-I really thought this course was excellent. Well researched and presented on-line in a very easy to understand method. Thanks

-This class will help greatly in my future goals and getting financial priorities in order. Thank you!

-I know that I will be able to rebuild my credit and get back to what I will consider a normal life. I want to be able to pay my bills, save money and have a future for my children. This is a new start!

-Excellent program. Learned a lot.

-This course should be taught in every high school. This is an important lesson.

-I would like more Information

-I really enjoyed the course. I learned alot from all the information. Thanks so much.

-Helping me to understand my spending

- Do you have a budget class?
- Instructor was very helpful and put me at ease.
- This course was very helpful and the teacher explained in good detailed what's in the book.
- After the course was over, the teacher said a very pleasant greeting that encouraged me. I really enjoyed this class.
- Something to think about J. is a good teacher
- Thank you for your assistance. It was very informant.
- No more credit cards!
- Everybody should take this class before they graduate high school, and go out into the world.
- I liked the way he explained the course. I thought it was really good teaching.
- This was so helpful & some things I had no idea till I read the book & listened to J.
- Very good teacher. Helpful, in many ways! Made it pleasant to listen! Not boring.
- More people should know about this class to learn how to manage debt.
- Everything was great, and the teacher was helpful.
- enjoyed this course
- I feel like I learned a lot. I feel everyone needs to stay teachable no matter where they are in there life. Thank You
- This was a great course I learned alot Thank you
- Thank for the info given in this course. This helps you take a different look at your whole life style and money management.
- Thanks
- Thank You
- I think the class was very beneficial
- Great course
- Mr L. did not degrade us in any way for having to take this test

-The class was very helpful and good to my mind we understand how to budget my money for the future

-Great instructor he was very knowledgeable

-Very educational

-Great voice patient with students and noise A wonderful teacher

-Very educational

-This was a great course, but my financial situation was caused by my newly built home being flooded by a storm just after it was built. I never really got to live in it.

-THANK YOU!

-excellent

-Thank you.

-I found this course very informative and learned many things that I didn't know beforehand

-Thank You it has been very educational

-This course was very helpful.

-I really liked this on-line class it really helped me understand things better by reading it and knowing I can come back to it if I have to thanks for everything ..

-This was VERY informative and I KNOW what my plan of action will be in the future. Thank you for this course!!!!

-Very well done!

- I have never been good with money and I have learned something for me and my wife to put into practice.

-Thanks

-I learned alot from this education I would for you to send more on budgeting and home buying ok.

-I would like to have a book regarding this course. If there is one, please let me know how I could obtain it. Thank you.

-VERY USEFUL. THANK YOU.

-Very Informative

-The course was very helpful. It would be very helpful to couples just starting out in life and divert them from a lot of pitfalls many of us have already learned.

-I wish that I'd taken this course years ago.

-A. was very helpful in the class and very thorough in this class

-Thanks very much for your help, it will really help me in the future

-It was a good class and now I know things that I don't (didn't) know. Thank you.

-This was good. Thank you.

-Thank you very much for having this course and the booklet

-It was a helpful class considering how many people were on the phone at once thank you and god bless

-I really enjoyed speaking to teacher this course really helped me to see things better again thank you

-I really enjoyed my class with my teacher everything he said was oh so true thank you very much

-I really enjoyed the teacher answers because everything he said was oh so true thank you

-Thank you - I feel I did get alot of good information from this class.

-Because my wife and I are both retired, handicapped, and disabled, much of the content cannot really apply to us, as we rent from HRA, basically pay no taxes, and our income is mainly social security. However, the basic intent of the program is taken to heart and in the areas that it can apply to in our lives; we have already taken steps to help our financial situation. Filing for chapter 7 bankruptcy, unfortunately, was one step we have taken to eliminate our two credit card debts, but we are also entered in a program to stop smoking, stopped eating out, going to movies, going to casinos, and have tried to adjust our eating habits, frills, etc. Thank you for this opportunity.

-I thought I knew it all at my age about budgeting. I imagine my surprise when I learned a lot about managing money. Thanks so much.

-very long relevant like being in school online worked great

-Thank you for this opportunity to learn.

-Very good course

-The teacher of this class was well informed about the subject also explain everything clearly. Will help me manage my money, helping us now and saving money. Thank you

very much

-J. was so kind and helpful to all of us. Not once did I feel degraded or stupid. He explained well how to get on a budget and be flexible also. I will use his helpful info.

-I really enjoyed J. in the class and I really liked the book. The book was very helpful.

-Thank you.

-Good job!

-I was pleased with the program

-Mr. W. was very informative

-J. was very helpful. He explained the course so I could understand it. So I can get back on track!!

-I liked the budget form. I used to have a credit score of 820 before I was disabled and used credit cards to live on.

-thanks

-I thought this course was very knowledgeable and helped a great deal for my future.

-This is a very educational program. I think this course should be given to every child during high school requirements before they graduate. Thank You for the educational tools.

-THE COURSE WAS TOO SHORT

-some of the concepts were a bit basic but I understand why they were included. overall the info was good and helpful

-very helpful. thanks!

-this was very helpful to me and I will use these tools in my everyday life skills as I go forward in my life. This is the new start with my budget and now I have goals. Thanks

-thank you!

-Excellent program

-I found this course very interesting and beneficial to my needs.

-Thank you I got a lot out of this I will look back at it.

-Good experience, easy to understand and helpful!

-I thought this course has enlightened me to pursue into becoming more careful with



my finances and purchasing as well. This has become a day to day and in the future tool to help me with my credit. Thank you!

-This was extremely helpful. It should be a course given to every high school student right before graduation. How enlightening this would be. Thank You

-Great program! Thank you!

-This course was very interesting. I learned alot of things I didn't understand.

-simple course

-Very educational: A course that should be reviewed at least once in ones' life time.

-I am very thankful for the caring women who counseled me and taught this class. Even though bankruptcy is demeaning-they did not make me feel that way. They are knowledge and personable. Thank you so much!

-I found some of the chapters so helpful I decided to print them. I know they will come in handy. If I understand correctly I can return to this site in the future if I feel the need. My wife and I have learned a great deal and I know we will do a better job with our finances in the years to come. Thank you.

-very informative, thank you.

-Thank you for a comprehensive course. I learned some new information and also had previous knowledge for personal financial stability substantiated.

- I have learned alot. I have heard that it is best to pay off your low balance credit cards first, then work on your higher credit cards next. Is that true. I also thought that your goals do change & there is nothing wrong with that. Where else can we get answers to questions that were not on this test? Thank You

-This course was very helpful. I only wish I had it before I got into financial trouble.

-telephone course went smoothly. A. is very professional. Found myself flipping from test questions to info in workbook and found it difficult to do so. Maybe have test questions separate from workbook.

-this has been one of the most comprehensive courses, concerning my finances that I have ever taken, & the most informative course that I have taken in years.

- -Great experience!!

-This was very helpful!

-Thanks for your help!!! Excellent

-This was very helpful.

-Thanks

-Great course! I learned a lot

-A. was extremely wonderful! If I could thank her in person and shake her hand I would. I request that someone in management please acknowledge her and her work. Thanks again!!

-The Representative who explains everything about this Money in Motion course was very helpful I learned a lot from this course it will help me for future.

-I received a lot of knowledge with the online class also will be using the process in my home.

-nice...

-thank you alot I really retained the information very well with minimal notes

-This course has been informative.

-" very helpful"

-Great course, easy to understand and navigate.

-I REALLY ENJOYED CLASS NOW I HAVE MORE INFO ON FINANCES. INSTRUCTOR WAS VERY OUTSTANDING AND VERY KNOWLEDGABLE OF WHAT SHE WAS SPEAKING ABOUT. WAS A PEOPLE PEOPLE AND VERY FRIENDLY.

-TEACHER WAS VERY HELPFUL.

-this was a good course.

-The course was a good learning experience

-This course was interesting and helpful and I learned some facts that will assist me in the future.

-THIS COURSE WAS VERY HELP FULL, THANKS

-I learned a lot.

-This has helped me a very much. Thank You

-The course was easy to understand.

-Great class!!! Thanks

-I felt that this was a great program ad I learn alot. I even went to work talking about it, helping the kids there in what to do.

-The course was easy to read and understand. Wish I'd known this stuff before I got in financial trouble. This should be taught to high school students.

-The course was helpful and I learned a great deal. I wish they would make this a requirement Course in High School/College!

-I wish this was a required class in high school, what a wonderful learning experience for everyone.

-I thoroughly enjoyed this course.

-The teacher was patient with questions and people's attitudes. Handled the class in a controlled and organized manner.

-Always had a budget on paper.

-Everything was understandable. and some of it was related to my life.

-Topics were relevant to me to some degree.

-This was a very helpful course

-Thanks

-Thank you

-Great course...thanks alot!

-I am D N. I am very thank you so much for this program. I learned a lot will keep it in my mind, again thank you. Bye

-This program was awesome I really believe it will impact my future and my finances. Thanks so Much!

-this was a great experience for me thank you

-Thank you for everything

-Thanks,

-Thank You and I know I need to get a budget and pay the bills on time and start for a new credit start. Thank you .

-This course helped me understand how to correct mistakes that I have made. It also gave me the information that I needed to set a budget and to set small and long term goals. Thank you for a very interesting and helpful class.

-A. could not have been more helpful, nor patient with me. He took all the time I needed, and said "just call any time if you have any problems and I will be here to

help".

-A very informative and educational course, I learned alot.

-I'm A.N. and I appreciate this program and I'm learning a lot. I will keep in mind how to budget for my family in the future. Thank you.

-I found this course to be very helpful and a lot of the information covered in this course seemed like it was related to me situation and not just other peoples. Thank you very much for this opportunity to learn more about setting a budget and goals.

-This course was exactly what I needed. It was very knowledgeable. There should be a law where you have to take this class before acquiring your first open credit line.

-I learn a lot. Thank you so much. With Best Regards.

-this site was very helpful thank you so much

-Good Program! Thank you.

-very informative. Thank you.

-Excellent class. Would appreciate more tools to use at home. Excel will be a great freeway for utilizing at home in maintaining a budget and re-establishing credit...thank you

-I was very pleased to see you had this in audio and save me the time of all the reading. I do tend to absorb more by listening then concentrating on reading alot. Thanks

-I found this course to be very informational and learned lots about goals and budgets- I cannot wait to start mine!!

-These are things people already know but must put them to practice.

-I ENJOYED YOUR COURSE BUT I KNOW I HAVE A LONG WAY TO GOOD AND I NEED ALL THE HELP I CAN GET I'M A SINGLE MOTHER OF SIX NEVER BEEN ON WELFARE NOT LIKE THAT'S A BAD THING IF YOU REALLY NEED HELP BUT I'M STRUGGLING TO DO THIS AND I PLAN TO MAKE IT WORK.

-This was a real helpful info. Glad I got a chance to go through it. Thanks for all the great info!

-This course opened my eyes to a few things I otherwise would know nothing about. Thank you.

-This course was very helpful, I really enjoyed it and am glad that I'll have access to go back and read it ever so often.

-The course was very informative I believe I learned a lot and will develop a budget to

follow. I believe I can rebuild my credit by doing this.

-The content was very informative and sobering. Parents should be required to take financial courses and ideally would be involved in their children's lives to share their education with them.

-I found this information will be very useful in my present situation. Thank you

-All in all a great tool!

-Thanks for helping me to learn about many things that I never know before. God Bless for all of you.

-I absolutely learned a great deal. I wish I had had this course in high school. Hope it is taught at schools and is mandatory. Thank you.

-thanks

-The course was a great learning experience

-I have to admit I like this course much better than the first one. I learned alot from this one, but the first course was intimating. Thank-You

-Very informative

-very helpful and it was very easy to use

-Thank you for informing me about budgeting for the future. I will apply this to my everyday life in order to keep from getting the financial situation we have been in. Thanks again!

-It was amazing to find out what I wasn't doing as far as setting goals for myself.

-I just totally loved this program and it really did help me with my budget.

-Thank you!

-This program was very informative.

-Thank you very helpful

-Required reading for High School students...

-Thank you.

-Program aimed at pre-bankruptcy areas. Re-building credit should be added

-Thank you all for putting this information together for my education.

- I found this course to be extremely informative and helpful
- It was a good course. I learned things I had never thought of. I didn't know where to turn for help, now I know
- very easy to understand and liked that it had scenarios
- The course was needed, very informative and easy to follow. I plan to budget right away. Thank you
- I feel I have learned a lot from this course thank you
- This is a good course. It is very informative. I will recommend it to my friends and relatives.
- Thanks. At first the course was intimidating, but after calling the company, it was explained how to do it.
- Thank you, this was of great help. I learned a great deal.
- Very Helpful and user friendly.
- great course. It would be good for young people to have in preparation of adult living.
- Lots of useful information
- Thanks for the education!
- Thank You.
- Good program
- I learned a lot - things I forgot. I will use the work book on an every day basis.
- good job
- Mr. R.W. was excellent instructor
- Mr. W. was wonderful! He truly had made this class so informative and gave the insight to my problems easier to manage and I really wish I took this class sooner. Now I know I can make my goal of debt relief - a true debt relief!! Thank you!!
- I enjoyed this course very much. This course should be mandatory in the school system. The teacher was very informative & clear to understand. Thank you.
- This class was excellent and Mr. L. did a good job.
- Some of the things he went over with me I did not know now I do
- The instructor was very kind & helpful. I will try & reach goals & budget my income now

more credit cards! Thank you!!

-R. was very helpful Thank you!

-We enjoyed the class and the teacher was very informative and helped us for our financial future!

-I enjoyed the class and the teacher was very good.

-THANK YOU FOR YOUR HELP

-I found course information very helpful.

-it was very well explained, thanks

-GREAT COURSE!!

-Thank You very much!

-I appreciated the opportunity to read the chapters and listen to the chapters for a review. Having the online courses was a big convenience. Thank you.

-Very good course

-wish I would have taken this course years ago thank you

-this course has helped me to regain my strength in how and way I spend money. I will never file for bankruptcy again. thank you so much for the on-line course.

-I will consistently check my check statement and stay on budget.

-Very good information, thank you!!

-All topics discussed were very helpful.

-The class was very informative. We are using what I learned in the class.

-VERY GOOD

-I only wish the problem was as simple as they make it sound. It actually goes much, much deeper.

-I learned a lot from class.

-Teacher was excellent

-S. class was very informative and she was plain herself very sweet. I will be using some of her advice, Thanks again

- I thought the course was very understandable and informattable
- SUBJECT IS VERY WELL PUT TOGETHER.
- Very helpful information
- VERY INFORMATIVE COURSE AND APPLICABLE TO PRESENT SITUATION (BANKRUPTCY).
- R. is helpful, who has made this unpleasant time pleasant. Thanks Again!
- I believe this course will help in my time of trouble.
- I Feel I learned alot.
- Thank you!
- Thank you, this course was very educational, and enjoyable.
- The only reason the location wasn't convenient is because I live out of town. Otherwise, I am glad I came because it was helpful.
- I am 65 year old and you can learn something new every day. thank you -great job!
- It was not as bad as I thought it would be.
- Excellent online course. I really did learn quite a bit and took many notes for my future.
- good course
- this coarse was well instructed and I learned alot of helpful tips
- Very informative.
- Thank You
- This course did touch on some topics I never thought too much about. It also provided information on the laws / acts that are provided to help protect the consumer that I hadn't really known as well as important addresses and computer links to their sites.
- This class is educational. I learned a lot of important information.
- I thought that this helped me a lot with my life now and in the future.
- Excellent course, Thanks
- Good course, explained well. Thank you



-An excellent course. Obtained valuable information that I was not aware of. Thank you,

-there was useful information on short term loans that I was unaware of..

-Very helpful and thank you

-I think everyone needs a lesson to improve their lives and take more responsibility in managing their money thank you

-the course was very useful. And I plan on using everything I learned here in the future.

-I found the course very informative and helpful. I found the graphics displayed while listening to the audio to very distracting. I did find S. to be very pleasant and helpful and appreciated her assistance.

-Thank You, for the information so I can use & keep for further reference's

-All I can say is Thank you

-Program was very informative very accurate to my situation- wish I had done this two years ago.

-Great Job

-great job

-He really made me think about me putting aside something for me.

-thank

-The teacher did a very good job, of explaining everything so clearly and understanding.

-Very good information when put to use. The instructor was very good.

-Good Job, Keep up the good work

-thanks for your time I learned a few things

-The Examples given were very helpful.

-wow have I changed never seen it coming. dealing with pain through spending

-Thank you. Great course.

-thanks

-THE CONVENIENCE OF THE ONLINE ACCESS WAS KEY TO COMPLETING THIS COURSE

**IN MY SITUATION.**

-This was a great way for me to reevaluate my situation and to keep me from bankruptcy again.

-thank you

-All & All Great Course ;)

-This program has helped me learn new stuff. I will share this information with my wife and go over all materials from chapter 1 to 8. Thank you

-thank you this has been a big help

-Very informative

-TOOK CLASS ON HIS OWN. UNABLE TO USE INTERNET OR PHONE OR BE ABLE TO LEAVE TO TAKE CLASS.

-THANK YOU FOR THIS OPPORTUNITY TO START OVER

-I appreciate the information, it will be very helpful

-I will not be going in debt for nothing

-thank you. very helpful course

-Appreciated also having the audio of each chapter.

-I thought this was very helpful and I am very thankful that you were there to help.

-Some very helpful ideas, some of which I had not thought of before.

-Thanks for this helpful course.

-Thank you

-I found to instructor helpful and easy to understand - although I had read the book and done both test prior to the instruction, he still gave some very good information and suggestions. This instructor was extremely helpful, using the information provided here would have probably prevented my having the situation I find myself in now. Thank you very much for providing this service.

-He was a very good teacher we will be staying out of debt after hearing him. Very good.

-J. was a very good teacher we learned a lot from this. This was pretty cool, we will be staying out of debt. No more credit cards.

-Thank you for your help! It's a great program.

-Thanks for this useful information.

-Help me to understand the differences in budgeting, mortgages, interest, credit, liability, insurance high deductible, etc.

-This course was very helpful & informational to my situation

-I wish I had this book years ago. I wouldn't be in this position now. Thanks for the help.

-Interesting class. I wish we had more time or I would like to go to a similar class. I know nothing about finances. R. is a really nice guy. I had him for both required classes.

-Thank you Mr. L.

-I think this course will help me. I have learned some things I did not know.

-the program was very helpful and interesting. I learned a lot of new information that I wasn't even aware of.

-great program. thank you very much.

-Thank you

-Thank you for such a good course

-great course, learned valuable information, and will use it

-Thank you for the information.

-THE COURSE WAS VERY HELPFUL. GOT LOT OF INFO

-This was very helpful and educational for me. Thanks.

-It is always helpful to be reminded of the things we should be doing in life.

-I have so much planning to do & thank you all so very much. I can breathe now.

-D. did a real good job. Enjoyed the class!

-WELL DONE!

-It pays to listen to someone who knows better when it comes to financial matters... and I will never go back to that same road (having debts) again!

- Very good class. The book was very good.
- She was very well prepared to answer questions and explain the different subjects.
- Thanks very much for helping all of us in need.
- The course and book will be very helpful for future use.
- Sometimes it is hard to get a savings going cause the job barely pays just enough to pay bills and buy food.
- I learned a lot from this lesson.
- Good job...
- This course was extremely useful. It has given me the tools I need to get my life back on track!
- The examples used throughout the course were very clear and really drove home the points you were trying to make.
- I really did enjoy this! It made me realize that I have to start being smart about my choice's in life. If I want to reach the goals in my life!
- The course was interesting and I learned alot. Thank you!
- Teacher was very knowledgeable and has a great personality.
- Good information
- Thank you
- GREAT
- I truly appreciate the content of this information. I will use all of this information as I reorganize and establish my new budget for myself. Thank you.
- I WISH I HAS TAKEN THIS COURSE BEFORE FILLING MY BANKRUPSY
- THIS WAS A GREAT COURSE , I WOULD RECOMMEND IT ANY ONE THANK YOU
- I'm very happy that they offer this on line, because of our situations not always can we make it to the school. Thank you for your patience and guidance in this matter.
- This course helps me understand the important of budgeting and to achieve my goals in life.
- I was amazed to see how many older people were in the class-wow. I was the youngest, how crazy!

-Great course! Very well done.

-Thank You!

-CREDIT COUNSELLING HELPED AND EDUCATED US A LOT.

-R. WAS THE BEST TEACHER . I WAS VERY GRATEFUL TO HAVE HIS HELP.

-THANK YOU GOD FOR THIS PROGRAM.

-helpful info about budgeting

-knowledgeable staff

-Mr. L. was very informative and a pleasure to listen to. His advice on saving money (If savings acct) really hit home and I know it will help me in the future.

-B. was very helpful - I took five pages of notes - I learned a great deal from this course!! Thank you B. - you were awesome!!

-Thank you!

-I have to say I was very impressed with this course. I thought it would be boring and not alot of fun. I learned alot from this course and will use these tools to the best of my ability.

-Excellent

-VERY HELPFULL.

-I THINK THIS COURSE WAS VERY INFORMATIVE.

-M. was a great teacher. She made you feel very comfortable, not like you were an awful person for filing bankruptcy.

-Very Helpful...

-It was a very good class!

-I would like a more detailed chapter on what happens after you declare bankruptcy, how you can rebuild your life after the effects of bankruptcy.

-great course

-Thank you

-I like this program .It gives you very good examples and the forms included will be very helpful for our household budget. It made me realize after 11 years of being married how important it is the paper of a housewife. It is not only cleaning and

cooking. I like the idea of setting goals. Thanks!

-Thank you so much, I greatly and thoroughly enjoyed this very useful and informative course. I learned a lot. God Bless!

-This program was very helpful for me, I will definitely use this in my future and now.

-This was very helpful and will help me to think about future purchases and goals.

-Mr. L. was great and very helpful.

-Thank-you-for-this-knowledge!

-He was a very nice guy very helpful

-I learned a lot about finance I didn't know. The course I believe was very helpful. I really enjoyed it, and I plan on putting it to good use in the near future.

-I will try to do my best

-Very informative to my life!

-Great course. A little extensive but very informative. Thanks

-The materials were easy to read and understand and very helpful with my current budgeting situations. thank you

-I found the information more interesting than expectation. I do appreciate this venue to expand my knowledge.

-convenient

-Thank you!

-Thanks.

-thank you

-Thank you for this information.

-K. was wonderful. He was very knowledgeable about financial matters. Thank you.

-K. was very easy to understand and does a very good job.

-Good Program!

-Great teacher. Learned alot.

-Do a Budget! Thanks!

-Thank you very much. I already knew some of this but I learned that the key is acting and being consistent.

-I was not looking forward to this program but now I am so glad I went through this, it is very needed in our society, thank you for giving me the chance to do this program.

-I enjoyed the course

-A BRUSHING UP ON BUDGETING WAS GOOD.

-this course was great!!!!

-Great Course!

-I found the course very helpful

-very helpful information

-Great! Useful!

-I would like to thank N. for all their help. All their personal were extremely helpful & very knowledgeable about the work they do. Thanks again

-I know that my husband needs to get a job to make it.

-Very good course. Practical and applicable. Does not overwhelm. Makes sense and motivates me to "do the work".

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

-thanks

-lots of information in the book. just a little late in finding it out, like the tons of money they add on knowing you couldn't pay the previous amount, it's for you not to be able to pay your accounts, they don't have to work with you.

-K. was an excellent instructor. she made the class educational and was a very positive influence!

-The new requirements instituted are very informing and should assist many in avoiding a repeat of the situations that drove them to this uneventful position in life.

-Everything was fine.

-good presentation

-D. was very helpful

-Interested in learning to how to save for a college education for my kids and establishing a retirement plan

-The course was well-constructed.

-D. taught the class exceptionally well!!! Very helpful!!

-THANKS!

-K. is a wonderful group speaker. Enjoyed the class!

-Thanks

-I really appreciate the course I just took. I wish I could have taken it 35 years ago.

-I have found this information very helpful and will apply it to my daily life.

-this is a good course

-I wish I had this knowledge earlier in my life. It is fantastic. Thank you.

-This course would be very beneficial for all High School Students to take prior to graduating from high school. It would probably deture many students starting out in life from getting in financial difficulties.

-nice program... very down to earth. Thanks

-I was very impressed with the format of the course. Very educational and user-friendly. Great program!

-This was a nice course. I learned quite a bit.

-I really enjoyed the audio feature. It was a plus for me to be able to hear it and read along with the chapters. Over all course was very educational. Thank You!

-Great Course very insightful!

-This program was very convient for me with it being on-line 24/7 due to fact that I work many hours. I appreciate this service and found it to be very helpful, information and format.

-very good and helpful.

-I believe most of this information should be included in high school curriculums in the United States. This is useful information for students who are facing college, careers, life and family that the required foreign language, chemistry, trigonometry, etc. This would reduce the cost of credit in our country. It is a very informative course.

-Excellent course! I really have learned a lot and will implement this into my life.



-Thank you. I needed this!!

-Thank you.

-A lot of this info was very helpful to me that I didn't know about

-Course was great. wording needs to be different at top that says you need 120 minutes to complete.

-This was really helpful. I learned so much about the mistakes I have made and am going to try to work with all of the suggestions in this course.

-Thank you very much. Very informative.

- Over all it was very good information. Thank you.

-Thank you.

-I appreciated everything I learned in this program

-very educational and will continue to use to refresh and build better financial habits

-Overall great topics and great tips for the future.

-This time was extremely well spent, I wish I had this information a long time ago

-I learned alot, thanks for the tips!

-I had a first class counselor and I thought this course was admirably worked out. It was a definite supplement to my financial education, even at my advanced age.

-My better half learned also from this course, and we both thank you, so does our dog, Amen! wife is a coupon cutter for 32 yrs, so she is adamant on saving \$. If a penny is down, she picks it up, puts it in the jar, so now I know the importance of this course, and thank all that put it together for us!

-enjoyed the course!

-this course was very good and easy to understand thank you

-I greatly appreciate this program. It was very helpful. I also liked that I had audio options it helped me in keeping focus and my mind not wondering and getting frustrated. Thank you again.

-I have learned a lot about going into the future with my debt.

-The course was very informative and enjoyable. I intend to use numerous sections of information in doing a better job of saving and budgeting. I thank you very much.

-Teacher was very helpful & knowledgeable. I learned a lot of good ideas to use in my

daily life.

-Good class - lots of information that I will use and apply in my life. Instructor was very knowledgeable and well prepared.

-I also want to thank A., who help me to be calm when I spoke with her on the phone. and to take a break if I need to. also was very patient, and understanding. In the beginning I was stress with my friend computer which I had very little knowledge. thank you

-Thank You! It was time and money well spent. A Greatful Student!

-Thank you.. this course may have been mandatory but, I defiantly learned alot...I'm keeping printed out copy of all the chapters for future reference.. Thanks again

-Thank you for the info it was very helpful.

-This was very hard for someone of my age.

-the course is very informative and helpful.

-thank you!

-Very helpful! Thank you!

-S. DID AN EXCELLENT JOB!

-VERY GOOD--"GREAT"

-I LEARNED A LOT OF USEFUL INFORMATION AND I INTEND TO USE IT FOR PEACE OF MIND.

-I DID GAIN KNOWLEDGE WITH THIS CLASS THAT WILL DEFINATELY BE A POSITIVE THING IN MY FINANCIAL LIFE. THANKS!

-I AM THANKFUL FOR THIS COURSE IT REALLY OPEN MY EYES AND SHOWED ME WHERE AND HOW BADLY I WAS MANAGING MY MONEY IF I HAD KNOWED ABOUT THIS COURSE BEFORE, IT WOULD HAVED AT LEAST HELP ME MANAGED MY MONEY WISELY ITS TRULY BENEFICIAL AND I WILL SURELY RECOMMEND TO MY FRIENDS.

-Thank you for this opportunity

-I want to thank you for giving me so much information. I know that I will be able to take better control of my finances. again, thank you.

-Thank you for the course-I found it to be very helpful.

-Thank you I will be using a budget

-thank you

- This was a great course I took pages of notes along the way and will use them to refer to in my future. Thank you very much It was a great help to me

-you should require all students to take this course before they graduate

-thanks

-Thank you so much!

-thanks

-I truly did learn something about budgeting and a few other things in the chapters I have read...I am looking forward to starting what I have learned here, my goals...

-This is a great opportunity to take this course online. This course was very helpful.

-This course is great! I think all young people just starting out should take it, maybe they wouldn't make some of my mistakes.

-Everything on this test was pretty self explanatory. I found the information valuable and easy flowing in content.

-Book was very informative.

-I learned alot from this program. I'm sure it will be nice for me in the future on how to budget my money. Thank you.

-VERY HELPFUL AND INFORMATIVE MUCH APPRECIATED!

-VERY VERY HELPFUL AND RELAXING TO GO THROUGH. THE PERSONAL INTERACTION WAS GREAT.

-I SHOULD HAVE TAKEN THIS A LONG TIME AGO

-The program was very helpful, but I'm ashamed that I had to take it under these circumstances.

-THANKYOU!

-Learned some relevant material about budgeting my finances.

-Clear, Concise and helpful

-Very well presented. Instructor-excellent!

-Thank You

-thank you this course was easy and it taught me how to manage my money, I've learn

to really budget.

-thank you very much for having this course and the booklet

-I really enjoyed my class with my teacher everything he said was oh so true thank you very much

-S. was very interesting, and informative, as well very professional an all subjects

-I think the class was very educational a nice way to learn about credit managing asking questions was helpful

-Class instructions is excellent

-Comfortable and happy

-I really needed this. After bankruptcy is over, I will start saving more!

-good course was very helpful thanks

-Thank You

-Facility on west side of town. I live far east side.

-Everything he said was oh so true

-great job!!!

-Much more interesting and informative class than expected Thank you

-This was very easy to use. I liked the fact that there was a quiz at the end of each chapter.

-Very good information and contacts. Made me feel better about my situation

-I actually enjoyed the course and plan on using a few things I have learned

-thanks for the real eye opener

-THANKS

-I found this course very useful to benefit me in my future of recovery of my life and credit.. Thank you.

-thank you at first I was very upset etc but as I listen in I HEARD my at home situation kids and all I WILL CHECK in from time on in for refresher

-Should have taken this test at 18yrs old

-I enjoyed this course. It was very informative.

-Thank you very much!

-thanks

-I learned a great deal from this. I hope to improve my life as a result.

-This was very helpful.

-thank you.

-I thought the best part was the ability to go back and review some of the material before testing at the end of each chapter. This is useful to help avoid the confusion between the different titles of the various agencies and their individual responsibilities, functions, and purposes. Thank you.

-Thank you!!!

-When listening to the course from the audio links the course was nearly 3 hours not 2 as was advertised, but it made the information much easier to understand and follow along with

-I thought this would be boring, but I actually printed most chapters to use what they had in examples, websites and other information that may be of value down the road. Thank you

-Thank you I learned a great deal of new things!

-How to purchase a home after bankruptcy would be helpful.

-thanks very much to advantage dept management and online course financial management sincerely.

-EVERYONE HERE WAS VERY HELPFUL.

-Thank You!

-I really enjoyed these courses. They WERE VERY INFORMATIVE AND the lessons were precise and to the point.

-I learned alot

-helped me alot

-GREAT COFFEE AND NICE BOOKLET TO STUDY. GREAT TEACHER. ALL QUESTIONS WERE ANSWERED FRIENDLY. THANKS!

-Thank-you

-While it explained that a bankruptcy should be the last resort, it didn't explain what to do to rebuild credit if you feel you have no other choice than to file for bankruptcy.

-thank you so much for making this procedure painless as possible.

-K. was very thorough and made certain we understood everything.

-If I had known what I learned in this course 30 years ago, I wouldn't be in debt now.

-learned alot about the course.

-Thank You, I have learned many new procedures about my situation and how to apply a better budget. Thank You, Thank You

-thank you

- I didn't expect I would ever have this problem but it happened. I have learned where I made mistakes from this material and it won't happen again with me. Thank you.

-I feel I have learned alot through this course and have better ideas of how to save money

-Thank you, I believe that I can make the change to improve my circumstances as the result of taking this course

-this seems like something that will get me started into rebuilding my life and credit history, thanks

-MATERIAL IS LONG BUT IMPORTANT. I DONT THINK THAT 2 HRS IS ENOUGH FOR SLOW READERS.. IT WAS NOT EASY FOR ME AND I CONSIDERED MYSELF A FAST READER.

-thanks

-This program was very helpful.

-Very good site for learning about budgeting

-Thanks, this course was something I needed. Now I can move forward.

-Over all, I found this course quite informative. I particularly liked the chapters on setting realistic goals and budgeting

-I enjoyed this program. I have learned a few new things that I will put to use and so glad I can review it any time I find myself needing to.

-good information

-The course is most compelling to improve my knowledge on credit, finances,

**budgeting, and to re-build my credit worthiness.**

**-This course was real informative for you..I learned something new..which we all do..thanks...**

**-ROOM WAS HOT! INFO VERY HELPFUL**

**-Thank you**

**-This program was very helpful.**

**-My bankruptcy was a result of the construction and real estate market crashing. I had saved \$750,000 and had \$15 million against \$22 million in properties. I had learned alot of these principles from my parents and in college, but there is alot of good information that alot of people are never made aware of. I think this should be a required class to graduate high school.**

**-Thank you, for your assistance, I found a lot of useful information I never thought to put into practice.**

**-THANK YOU SO MUCH this course was very good for me I did learn quiet about my money habits and about savings thank you thank you well worth the money you guys were awesome and helped when I had questions thanks for all your hard work and friendliness**

**-I really enjoyed this course. I learned alot of new things that will help me in rebuilding and reestablishing our credit. Thanks for the opportunity for letting me do this class.**

**-Was very well done**

**-Very good Instructor!**

**-it was a great course, I learned a lot. thank you**

**-B. was great because it took a lot of time to get people to listen to her and she kept her cool.**

**-Thank You!**

**-after losing my long term position, making a good salary and being forced into filing bankruptcy and also losing our home, I have found this course to be informative and realistic, thank you...**

**-thank you very much for the course and your kind co-operation.**

**-Information was well geared for my information I needed for terms use I didn't know.**

**-I thought this course was very interesting and helpful**

**-I did not know to have a saving goal at the top of my budget, it will be a start! thank**

you

-The course was very informative

-lots of great learning material that can be used for everyday life. Thanks for your help!  
=>

-Great Course!

-Thank you so much- I hated to file bankruptcy- due to no health insurance I had to pay with credit card for my medical bills- I still have learned alot from your class- thank you

-Very worthwhile material was presented clearly and easy to learn from.

-I have learned a lot through this course. Thank you.

-thank you very much

-this was very informative and I will learn to budget and use a budget book thank you  
Lois Hester

-THIS COURSE WILL MAKE THINGS EASIER FOR ME NOW. THANK YOU FOR ALL THE GREAT TIPS

-thank you for this course, excellent! I wish I have known this course before.

-I always had a budget it was when me and jeff both lost our home due to fire and insurance plan wasn't a good one. We went into debt with credit to get back on our feet. But then we both lost our jobs. And we used us all the assets we had to keep our home and take care of our kids. Thank you for your time.

-one of the best financial courses I have taken

-I have found this course to be of some use in my life for the future. Great way to learn from ones mistakes.

-I found the course very useful, and will make a family budget immediately.. Thank you!!!!

-Interesting on-line course!

-I found this course very helpful and informative.

-If you do credit counseling jointly, it would be nice to only have to take one course.

-I felt the information in these 8 chapters are very informative and will be very helpful in the future.

-I was dreading having to take the class but found it helpful and informative. Your



program is excellent and is laid out in a clear and effective format.

-I found this course to be very helpful. I learned that I had some misconceptions about a lot of information on budgets and credit before taking this course. I highly recommend it. It's also very easy and clearly explains everything on each subject. Thank you!

-I did learn and was reminded of some items which I had forgotten about with this program. It was beneficial

-Everyone should be required to take this course and at a very early age. I wish they had taught something this valuable when I was in school and at an impressionable age. VERY VERY GOOD!!! Thank you.

-Book very informative.

-I enjoyed taking this money management course. I fell victim to the economy about a year ago, I was unable to find lucrative employment to afford my expenses and pay for daycare so unfortunately I forced to file for bankruptcy. Even though I had spent 12 years maintaining almost perfect credit, it was washed away in less than 24 months and this course helped to make better choices for the future. Thank you.

-I found this course a tremendous help in regard to assisting me better understand

-S. was extremely helpful in explaining the program and how to implement it. I hope to take advantage of what she taught and learn to use a budget wisely.

-I really felt this course was more about me than my credit. It did place things in a different mind set. I've really learned a lot about somethings I've started but had given up on, and now I know that it is possible to achieve goals.

-I am very glad I have taken this course. I believe it is going to help me very much in my daily life.

-THIS WAS A GREAT LEARNING EXERCISE I REALLY FEEL I LEARNED SOMETHING FROM IT AND FEEL A BUDGET WOULD BE IN MY BEST INTEREST.

-very well thought out.

-Thank you for these. It was helpful, but was alot of information to take in.

-this course is very helpful.

-Thank you for a very educational course, I really learned alot about financing and budgeting.

-The program was easier than I anticipated and very helpful considering what I am having to go through in my life right now. Thank you for your help and patience.

-I wish I would have had this in school. I think all kids should take this before they get

out of school.

-More advice on how to rebuild after a bankruptcy would be helpful. Overall, good course

-The course is helpful. I wish the time was based on the user's ability to read and comprehend the subject. I had to re-review this course over and over, and yes! it worked. I scored a PERFECT SCORE. :-)

-These program are very helpful to me I will work hard my goal to rebuild my credit. Thanks for these program.

-I am deaf so I had a voice interpreter call for me. You have good people working for you and we are greatful they were there and able to help.

-Website was well written and easy to understand. Thanks

-Very good teacher

-This program was very helpful to me to start a budget plan, I also told my child to do a budget plan for herself. Thank you

-This was an excellent program along with the speaker J.!!

-Thank you Now I can start to rebuild my credit

-I thought this was an excellent course. It really helps put things in perspective after filing for bankruptcy. I will definitely use the things I have learned from this course.

-The course was very helpful.

-I thought this course was very helpful and interesting. I wish this course was offer as a senior in high school. I think it would help the younger generation alot. I also think it would be a good idea to offer something like this to all ages twice a year. THANK YOU

-Thank you for making this service available for me to use.

-This course was very helpful I wish I had had this course 20 years ago.

-We filled out this questionnaire on-line and it was very helpful and we actually learned things during this course study! Thanks!

-thank you

-I learned alot from this course. Thank you

-Thank You

-thank you!

-This was very helpful. I learn alot about things I didn't know. Thank you very much.

-Very well put together

-Thank you

-Thank you for offering this convenient service for us. We have learned a lot and will apply it in our new daily life.

-I thought this was a very valuable course that I was required to take. I am glad I did. I learned alot. It really made me think about what I can do in the future so that this doesn't happen again.

-Glad I could do this from home. The site is very user friendly. Thank You.

-Good course thank you.

-Thank you....

-Thanks for all of the great tips.

-EVERY PERSON SHOULD BE REQUIRED TO TAKE THIS COURSE AT HIGHSCHOOL LEVEL

-Thank you. I learned about making a budget and staying with it. I hope that it will be something that I can do as easily as you describe in the beginning chapters. I am looking forward to reading Re-establishing Credit. Thank you. I hope I can do as well in one year as your example did by regaining my credit score as it was before my life went into a downward drop.

-The course was basically common sense material. I already have a budget for myself so I understand what the course covered. I was introduced to some good terminology though.

-The course was very user friendly for online applicants.

-Very good course

-I so appreciate this booklet and the class that answered questions about some things I've always been a little in the dark about.

-Teacher very easy to understand

-thank you

-Thank you!

-a good course to get ready to take better control of finances

-class was informational, I learned some things I did not know when going through the

## test questions

-Thank you for being kind enough to waive my class fee. I really appreciate it!

-thank you so much for this online course, I've enjoyed doing this and I learned from this I do, do budgeting on my own with separate envelopes on the things I've spend monthly but I have to do this budgeting thing alot different now that I've done this course. once again thank you very much.

-Outstanding class

-Good class

-I was very happy to listen to the teacher. He taught me a kind of stuff that will help me in the future.

-I hope to use this book, for starting my life and building my credit. Thank you very much.

-I learn a lot. I will refer back to it.

-I couldn't believe really how helpful this course was I'm glad I took it.

-Very helpful!! Never realized most of information & I will apply it to my future!

-A good course for anyone to take if having financial difficulty even if you're not going through a bankruptcy.

-I was surprised that I enjoyed the course. I had put it off for weeks because I thought it would be hard or boring. I never was able to get the right answer for the question about a penny doubled for 30 days....? But I thought the rest was enjoyable.

-I hope I did ok because I don't have much education you wear a good teacher thank you

-Mr. L. was very kind and patient.

-This has been a very helpful course for me.

-Everything was ok. Thank you

-Very good teacher

-Mr L., was very helpful and very good teacher. I learn alot.

-J. voice was very clear & easy to understand even with the unnecessary noise going on

-People should be given this program in high school & in college. Thank you.

-Great information.

-I will try the budget again j. I. was a very knowledgeable and entertaining to listen to the topic is not the most exciting but he did make it enjoyable

-What he said was oh so true

-The course was very helpful and I learned a lot of mistakes I made, and how to avoid them in the future. THANK YOU

-Thank you :)

-I found this information very useful.

-Very Good Course

-Great tools. Would really like more info on rebuilding credit since already filing BK! Thank You! Will keep looking at the files I saved for Budget!

-keep up the good work you guys do there! it really helps people. and thanks for taken the time so time its takes a long time for some people to do this and that's what you guys have is time. Thanks again!

- It was a very good course. THANK YOU.

-this program was very helpful and I will refer to my book if I need help

-J. was an excellent teacher

-a very good money in motion education

-Class was very enjoyable and informative

-This course was very helpful.

-I thought I knew more then I actually did. Will defiantly be a big help in going and staying on the right path. Thank You.

-I thought the information in this course was very helpful and interesting. It definitely pertains to my situation and I intend to review the chapters again to help me in creating a budget and sticking to it.

-Thank You

-This course will set myself up to be financially responsible in the future

-Thank You

-Thank You

- Very helpful class - thanks to the teacher.
- Thank you, I learned a lot.
- K. took his time and explained well.
- Great course!
- I really enjoyed this course! I got a lot of useful tips that I will be using in the future!
- I felt it was very helpful and informing. Everyone should take a course like this in high school. It could save them thousands of dollars in their future.
- A terrific course and very informative.
- I really like the goals and the budget system. I will try this out at home. I think my husband and I will benefit from this. thank you!!
- This was the best financial overview course I have ever seen. Well Done!
- This course was helpful in more ways than one. I will definitely take everything I have learned here and apply it. Also it offered information I didn't know I needed. Thank you
- The teacher was great!
- Thank You!
- I really enjoyed the class and really learned alot that will help me.
- DOING THE COURSE ONLINE ALLOWED ME TO WORK ON MY OWN TIME TABLE, AND TO REVIEW AREAS THAT NEEDED WORK.
- I am almost 62..in restaurants over 40 years and found this to be an excellent guide/refreshers/learning tool
- AWESOME COURSE!!!!
- like the audio listening!
- Thank You, This course was easy to follow and understand.
- I enjoyed being able to listen to the narrator while reading along. It really helped me to understand what would otherwise be simply dry facts and figures on a page.
- I hope I can take what I learned here forward into managing my finances in a more responsible and wise way
- This class was lengthy but very helpful. The Audio is a very good feature. Also I didn't use it but It is also a nice feature to be able to log in and out and pick up where you

leave off so the course can be completed when it's convenient.

-I will be happy to tell others about this course.

-This information was very helpful to me in understanding the process, how we got here and where to go from here in rebuilding my credit which used to be excellent. Thank you.

-Great course - they should be teaching this in schools.

-The course was helpful and easily understood. Thank you

-Teacher was truly a pro time was informative and quick

-very informative and helpful

-Thank You Sincerely

-I feel I learned a great deal from this course to help me in the future..thanks so much

-This was really helpful to me in what I am going through in my life right now! I am glad I did this.

-This was very helpful, I understand so much more and now I am ready to turn that leaf over and make it super green! Thank-you very much. Ryan

-It was a nice refresher course and it was nice to know I was already doing most of what was in the course. I learned some new things that I know will help. My problem deals with time and unforeseen occurrence befalling our family with health and job issues. We had 6 months saved up and 401k and a budget and a life insurance policy, but lost it all when my husband was hurt and off from work for 2 years then laid off after returning.

-My suggestion for the course would be to emphasize the credit card chapter. Credit cards are what led us down the road to disaster. Credit cards are a shifting sea; companies change the rules continually. More emphasis should be placed on paying off the cards every month, or you are just living above your means. I believe most consumers are uninformed. They are trap.

-I think once I get back on track I will be on the right path, I just need to get out of this slump and to get back on the road to recovery. I want to start saving again for my daughters graduation and I have 7 years to do it in, she's 10 and going into the 5th grade, so I have 7 yrs to work with and a lot of work to accomplish it in with no help from her father b/c he's making it clear he's not interested in helping me much now, so I'm in this for the long haul on my own to get my life back on track w/this economy as a single parent doing the best I can and I intend to do it.

-It was a very good course. Thank You

-I ENJOYED AND LEARNED A LOT FROM THE COURSE AND BOOK. THANKS.

-Any info on Jobs might help. An increased income is what will help in my situation.

-Very good teacher.

-Thank you. Very helpful for my future fiancés.

-Thank you.

-The course was informative and easily navigated through. It will be extremely useful for the future.

-Course was very educational and will be very helpful in future.

-This is a very good course to take. It was very helpful

-Helped me to get where I don't want to be again!

-Mr. L. taught a helpful presentation something I definitely learned from.

-I learned a lot that will help me in the future where I don't think I will every have anymore credit problems.

-"Great Class"!! Thank You!!

-The bankruptcy option was very difficult for me and embarrassing. This course made it a little less so. Thank you

-I loved the fact that you could listen to the pages being read, as it did involve a lot of reading and it help to break up the monotony being able to listen to someone else read the information.

-Thank you.

-Very polite and helpful staff.

-the course was very helpful and I have learned a lot. I wish I knew the tips earlier and I may have been able to save my credit

-Thank you!!!!

-D.you were great. Hope you get to Tahlequah. Thank you!

-Thank You!

-The class was very good and I appreciate the help



-The teacher was very helpful, this should be taught in schools

-Good Job

-Very helpful and informative course.

-I HAD TO CALL A COUPLE OF TIME FOR HELP AND THE PEOPLE WERE VERY HELPFUL AND UNDERSTANDING AND I THANK THEM.

-Thanks

-Thank You. This whole experience was like my life. I hope we can now work at getting our expenses under control.

-Thank you ... please send e-mail to notify attorney of completion.

-I think by setting goals and making a budget will help me in the future.

- I will try to use as much of these teachings and information as I can in my life for the future, which I believe will still benefit me greatly.

-I really enjoyed this course. I also learned many things that I feel will make my life more financially smart to learn new skills in finances. Thank you.

-Both Representatives, were exceptionally helpful and professional. Each exceeded my expectations, as did both courses. This was both interesting and informative. Thank You.

-Was already doing everything noted in the course. Will continue to do the same.

-Thank you for delivering an excellent course.

-I learned alot from this course. I am confident that I will be able to manage my money better.

-The material was easy to read and extremely relevant to my needs.

-I learned much from this course. I will add the skills to my bag of knowledge so I can start making smart financial deacons about my economic choices.

-Thanks even online I have got a good understanding of how a budget will help me with my goals!!!!

-I really learned so much from this course!!

-This was a good course and I learned alot!

-This was a great first step to correcting our financial life.

-Post bankruptcy rebuilding tips

-This class should be mandatory for all high school seniors!

-Very helpful. I think this course should be a requirement in schools to prepare students when they leave.

-Should have known before.

-I learned alot of things I was unaware of it is a very helpful and informative couse.THANK YOU

- Luckily I have Safari which allows the font size on the page to be enlarged with only the click of a button.

-D. was very patient and informative.

-Very helpful in restarting my financial life

-I have learned from this program how to budget and not spend so much on material things. Thank you so much!

-B. was very good at explaining everything in the book. She was excellent

-I learned a lot I didn't know exist. Thank you very much.

-Thank you it was very helpful and informative.

-I had a little trouble downloading the budget sheet but overall found the program to be helpful and insightful. I learned a few things about credit that I didn't know.

-GREAT TEACHER!

-Thank you so much I learned alot

-This process was very meaningfully and reflexive

-thank you

-thanks great program

-Very helpful.

-Its always good to know the dos and don'ts when you have bill up to your neck Thanks for the budget information all information were helpful

-Class was very good I enjoy it very much Hopei can follow everything I have learned

-THIS WAS EXTREMELY HELPFUL, I LEARNED ALOT AND WILL USE THESE NEW SKILLS

## **IN THE FUTURE**

-I found this course to be very helpful. Thanks

-Great program!!!

-thank u

-The audios were very very helpful.

-Thanks.

-Over all course was very good.

-I just want to thank you for this course being online. It was really helpful to me personally and convenient from my home. I saved all the budget sheets and graphs to be able to continue to do from now on. Thank you.

-I learn so much how I manage my money with budget

-Overall - well done. Time well spent, even though I have 25+ years in Finance.

-great course. thanks.

-I enjoyed the program. I can really use this in my future.

-I liked the graph that showed how you could save money.

-I learned a lot from this course.

-I think this would be good for class in school.

-This was an enlightening experience that I wish I had taken before I ended up in the situation I am in Thank you

-GREAT TEACHER!

-I am very thankful for the information that I've learned through this process and courses. I look forward to a fresh start and applying what I've learned to my personal and financial future.

-I THOUGHT THE TEACHER WAS VERY NICE. HE EXPLAINED THINGS CLEARLY AND I WAS ABLE TO LEARN THINGS THAT I DIDNT KNOW BEFORE. MATERIALS WERE VERY HEPLPFUL AND I WOULD RECOMMEND THIS CLASS FOR OTHER'S TO TAKE.

-The audio feature was helpful.

-I found this class more helpful than I had anticipated.

-This course has been very valuable to me in reorganizing my future in regards to all

money matters that occur. Thank you.

-Good course.

-J. L. is a very knowledgeable person and a great teacher

-I have always used a detailed budget with great results until 2008. When my heating/cooling system and hot water systems failed I had to use my credit cards for repair costs. My creditors immediately increased interest rates from 13.7% to 28.9% which was more than my fixed income, leaving me no choice but to file for reorganization.

-Paid bills on time for fourteen years lost job unemployed for 1&half years

-Class was very rewarding. Learned a lot starting to get a budget organized and stick to it! Thank you so much!

-Mr. L. is a very good teacher and he understands your problem. Thank you

-Mr. L. provided lots of helpful information and insight into money matters The book is also very helpful.

-I really like the course the book was very helpful and easy to understand and hold my attention

-Very informative and helpful program. Thank You!

-Very valuable information and easy to understand.

-Thanks for the opportunity to take this class

-Thank you very much! The course was informative and easy to do!

-this was a great class I wish they would have made us take this back in college it would helped me stay out of the problem I am in today. this is a great tool and I am going to have my girl friend listen to it. thank you.

-Thank you very much.

-The program was very informative and I am sorry that I had to go into bankruptcy to learn about some things so late in life. If I had known about some of the important items that are stressed here, I might not have had to stretch myself so thin and find that BK was the only solution, but of course, I was not divorced at the time either, so paying my bills was a lot easier as was having a full time job. Thank you for the information

-I have learned to be more active in the bill paying process instead of having my wife bear the whole deal

-I learned a lot. Thank you very much

-The course was very educational

-I found this course very helpful!

-This course was very useful and I learned new material that I will use in my life. I really appreciate this opportunity to learn and to be able to return to this site and refresh my memory on topics as needed.

-Easy to read and understand, which will make it a lot easier to apply what I read to my situation.

-AUDIO OPTION WAS GREAT AND MADE PROCESS OF LEARNING MORE EASIER

-The course is a bit long. Good information though...

-Great Course! Learned alot of additional useful information. Would recommend course to friends/family.

-It was very helpful.

-This course was very enjoyable

-The course was very interesting and helpful in many different ways

-thanks

-Great Course thank you for allowing us to use it.

-It was a really easy program to use.

-this course was pretty simple

-I FOUND THIS COURSE VERY HELPFUL AND EXTREMELY EASY TO UNDERSATAND.  
THANK YOU FOR PROVIDING SUCH IMPORTANT INFORMATION

-Very informative course which I will refer back from time to time. Any additional information regarding rebuilding credit after bankruptcy.

-Very good program. I learned a lot more than I thought I would. The forms come in handy and I will use them in the future.

-Great class!

-Thank you

-I BELIEVE THIS IS A VERY GOOD SERVICES FOR US THAN WE ARE FILING BK AND IS REALLY HARD TO KNOW ALL THIS INFORMATION THAN YOU HAVE VERY HANDLY TO

**US. THANK YOU FOR YOU VALUABLE HELP.**

-I actually enjoyed learning how important a budget is, and would love to learn easy tips especially when you only have one person in the family that deals with the bills. I loved keeping daily records of where money goes, but what if your spouse doesn't wish to write things down?

-I would really like to know how to invest for retirement

-Great course keep up the great work

-Excellent course...I learned a lot. Thanks.

**-THANK YOU VERY MUCH!!! THIS COURSE WAS TRULY INFORMATIVE.**

-I was very pleased with the course. I often wondered how to set up a budget due to unexpected & or periodic bills. I have already started working on my budget & am 3/4 of the way done with it.

-thank you for your help.

-Would like to thank the Money in Motion program was very helpful teaching me Idea's towards my future that we seem to ignore each and everyday thanks once again.

-The audio option online was quite helpful as some people learn better through hearing rather than reading material. I believe that the program was kept up to date regarding the various acts and laws regarding credit and finances. Thank you for this information!

-Wonderful online course! Thank you.

-taking it online made it easier to do and at my pace.

-very good program. I learned alot

-good information

-Great course and the way you present it also great.

-good course liked better with sound on learned more than I thought I would about budgets

-This is a good program and I learned a lot. Thank you!

-With grateful thanks to those who designed this online course.

-The audio was helpful for me to understand the material better as I read. It also kept it from being so boring.

-Thank You for your help.

-I want to say this program was very helpful.

-I did learn a lot from this course even though I had learned a lot of it by trial and error. This is something that should be offered in high school! (Maybe it already is?) I am thankful to have been able to take this course and I know it will be helpful in the future!

-I appreciate being able to take this course, I have learned alot and will take this advise and knowledge and use it at home myself.

-Excellent resource.

-I thought the course was very informative, and easy to follow.

-This was well done and although I knew some on the info presented I learned some things from the review, Thank You.

-Very good information. Thanks!

-Most people do not know that if your home goes into foreclosure your second mortgage will become an unsecured debt like a credit card. This would be a major problem to deal with and should be considered before taking out a second mortgage on your home.

-This was very informative I learned alot

-I do do a budget at home now and find out it really works.

-Very helpful and informative! Thank you.

-I really learned a lot by this course thanks.

-program very useful

-Very well put together course.

-I learned something from this program that will help me in life. My teacher was well prepared to help me understand.

-Thank you...so much

-Everyone should take this class - seniors in high schools would be a good age group for younger generation. I have an example: I had a fellow employee come to me said "I need to talk to someone" - she had opened a checking account wrote a check for all purchases, but exceeded the balances. Written over \$500.00 and couldn't understand why the bank charged fees because she had money in the account. I told her you can't write checks if there isn't enough money in the acct. to write a check you got to make sure the cash is in the acct. - well she didn't get it - "she said the bank shouldn't have given her a blank box of checks. Well to make this story shorter - I finally got thru to her, but she sure isn't happy about the expense to be paid - a lesson to be learned.

Example - a friend son wanted a pizza - she said no, sorry no money - he replied you're lying to me - she said no I'm not - he said yes you do, you got checks in your checkbook - Well had to explain just because there's cks doesn't mean there is money in the acct. to cover the check amount. Today his ckbk is balanced to the penny he was probably 13-14 yrs old.

-I really learn something today thanks

-Very helpful I learned a lot about bankruptcy and saving a dollar.

-Good program

-I am embarrassed that I must claim bankruptcy, but this course has been an invaluable help to me! Thank You!!!

-The book is helpful and the teacher was very helpful.

-Thanks!

-Mr. L. was very pleasant and helpful. Gave examples that I could relate to. I intend to keep my book and go through it from time to time so I can stay focused on my goals. I will be a better person because of the (2) seminars I have had. I am taking my book to work with me because the ladies want to read it. Hopefully I can help someone else with this book the way you have helped me. Thank you so much

-Thank you so much, this course has really changed my life to a new beginning. Thank again!

-I have found out a track phone is less expensive than a cell phone.

-Was actually pretty good. I did learn a few things. Thanks!

-Thank you for the opportunity to continue learning through the review site. We plan to have our children read from it as well.

-This class really needs to be taught to people in their 30's or early years

-Course was very good. I've learned a great deal from this, and will apply this from now on

-good information upfront program CCCS

-Thanks this is a wonderful program.

-Thanks for everything.

-Very informative course

-gave me a completely new outlook on finance..... very comprehensive



-Good class

-This class was so informative and so very helpful. A very good tool to share with someone

-This course had very good information that I was unaware of. It also is very motivating. I cannot wait to begin rebuilding my credit.

-I liked the idea of the audio. As I have problems with my eyes. I was able to read along with the audio which made it easier to follow along.

-Thanks for your help.

-I LEARNED ALOT OF THINGS THAT I DID NOT KNOW BY COMPLETING THIS CLASS. I THINK THAT THIS WILL HELP ME TO BETTER MYSELF IN LIFE AND WITH MY FINANCES.

-When it comes to money I'm terrible at it. I'll have to learn to manage it better

-the course was very useful

-Thank you for this course. It helped a lot.

-THIS PROGRAM HAS HELPED A GREAT DEAL. AFTER TAKING THIS COURSE I INTEND ON DOING A BUDGET FOR MY FAMILY AND I SINCE I NOW KNOW WHAT MY GOALS ARE

-class was very good I enjoy it very much Hope I can follow everything I have learned

-J. was wonderful I wish I knew of him a long time ago he was soooo informative thank you

-This course was great it is going to help me a lot in the future

-This course was very informative & actually taught me quite a bit

-I thought that this course definitely gave me an insight on things that I need to change in order to achieve my goals. I will be using all of the tools that were presented in the 8 chapters. thank you!

-THANK YOU FOR YOUR TIME. BEST REGARDS

-Thank you - the course went well - I had plenty of time to study.

-This course was more informative than what I thought it would be.

-Thank you this was very interesting to me. I will use the tools that I learned for my future.

-This content should be covered while in the last years of high school. Most of this information may have helped me avoid what I am dealing with now.....

-I could not believe how much this course was geared toward my own life and mistakes that I made. I know that this will not happen to me again, I am now well prepared in dealing with my financial life. I never had a budget before but I do now, and I am making sure that both my daughters do the same.

-To Whom It May Concern: I have always used a budget and all my bills where paid on time and also sent in more of a payment then was asked of me. My Husband got laid off of a very well paying job which he worked for 13 yrs. That is when our troubles began; I myself only received SSI for more problems than I can even list. However I did try contacting all my card companies to see if the payment could be reduced, I received a flat out no and then I started receiving very nasty calls at nights and even weekends. I had no other choice but to hire a lawyer and file bankruptcy. My husband went from sometimes bringing as much as \$900.00 wkly to receiving Employment of \$355.00 wkly, My budget no longer worked out. Since our new home mortgage was \$1172.57 and my meds were sometimes costing up to \$300.00 (I take about 12 meds a day and that includes 3 separate Insulin's. I even tried to explain this to my company but to no avail-it seemed no one cared. This has been a very trying time for us since my husband has not of yet found another job (due to the job market). We get up very early everyday including weekends to research the Internet and he out most of the day searching. I have been hospitalized 2 times due to sickness (they thought I had a stroke, I went into Major depression I was so sad. My family members worried about me being alone so much in this state, they would call and visit everyday. But thru the Grace Of God, he has helped me concur this horrible feeling and now I can at least see the light shinning again. I have faced a lot of adversity and learned a lot about having so much credit, maybe this is what GOD wanted me to learn. At one time they thought I would need a Liver replacement, well after all the testing was done I am no better but I am no worse than before (I seem to be holding my own) I guess God is giving me and my husband a second chance (we have been soul mates for 30 years. At one time I was hoping to die but not anytime soon I don't want to leave my husband so we are trying to get a 2nd chance on being happy, by being wiser than ever before as too credit. I think we have both learned valuable lessons, I know we are smart enough no to get stuck in the same situation twice. Thank You For Some Valuable Information.

-Thank You! I feel the information learned will help me in rebuilding my financial future!

-Thank you for this class it's teach few tips that I can used for setting a goal. I like this class a lot, very helpful.

-very helpful. didn't know stuff

-well done!

-Excellent course! learned a lot about credit reports/score I didn't understand before today.

-Thanks!

-GREAT PROGRAM!!!!!!

- I got a few good tips from the course I will be using, thank you
- Vey good online course
- To never let myself get in this type of situation again and to always stick to a budget.
- I would like to know if after I get out of BANKRUPCY is it possible for me to rent an apartment without a problem?
- THANK YOU!!! THANK YOU!!!!!!! I WISH I HAD HAD THIS MUCH KNOWLEDGE AND SO MANY TOOLS PRIOR TO COMING TO THIS.
- I feel that this program will help me and my family and set up so goals. Thank you very much.
- I learned a lot from this class. Thank you! This class should be required for people obtaining marriage licenses. It would help their marriages and our country.
- It was a good course, Hopefully my answers are right Thank You.
- The information was very useful. Thank you
- THANK YOU THE COURSE WAS HELPFUL
- The course online was awesome, full of information that is helpful and with that, will make in future decisions.
- Thanks so much, I have learned new ways on how to budget my money. Thanks again.
- I know this course will be very beneficial in getting my budget together. Thanks for your help guys.
- VERY GOOD
- There were things I didn't understand, but now I know how to apply things to help make a budget work.
- I'm going to be 55 years old and I finally learned a lot about budgets. Thank You.
- Great program. I really got a few good tips and I will use them. Thanks!
- Thank you very much... the course was helpful. After 40 yrs out of school I learned there's a lot that can be learned today about our society and the way it works towards credit.
- I truly enjoyed the online class. I learned several things I had no knowledge of. Thank you. Most Appreciative.
- Thank you for this long overdue process. This information is good everyone!!

**-This was a very helpful course**