

## MIM Student Comments 7-15-09 to 8-14-09

-At first I was a little apprehensive about the whole course; however, after going through the chapters and taking the final exam I was impressed by how much I learned. This course is laid out very well and it is explained in terms and situational examples that I could understand and relate to. Thank you very much for creating a great tool.

-I thought the course was fantastic, I really learned lot's of new stuff. From here on out I will carry my goals in my wallet and balance my checkbook each month. I am grateful and glad I picked you than some of your competitors. I will definitely recommend you to others.

-I really enjoyed taking this course. There were a lot of things that I learned and were not aware off. I plan to utilize the information that I learned and work towards rebuilding my credit and finances. Thank you

-Thank you for educating me on how I can be debt free and financially responsible. Being a single mother who recently divorced and who is not receiving reliable child support payments, learning the dos and don'ts to spending/saving will help me build a tremendous and happy future. Thanks again!

-This course was very interesting to me. I was dreading to take it in the beginning, but the longer I studied the more interested I became. I am a senior and there were several subjects in this course that I could have in my earlier years that probably would have kept me from being where I am now. My hat is off to you.

-I was very impressed with the course. Until recently I never realized the importance of having good credit really was! That has changed for me. This course has given me a lot of ideas to make my goals happen for my family and for myself and only I can make that happen. Thank you so much for all the valuable information. I know I will put it to use.

-This was a great course. Throughout it I was wondering who I could talk to about getting access to all the information but thankfully I am allowed to access it the same way whenever I want. Thank you.

-The information was very thought provoking for me and some of the "wrong way" was exactly what I had been doing. I will set goals and carry the card with me to remind myself of what I want out of my life. Thanks for a simple to read yet informative test.

-This information was so valuable - I know I will re-visit your website in the future. I have printed out many of the chapters and look forward to rebuilding my credit and making a commitment to follow a budget. The scariest part is over, now it's time to move forward!! Thank you!!

-Just want to say Thanks so much for this program. Beginning it, I was a bit anxious to say the least and at one time during it I actually felt physically ill (the pre-testing part to be exact). Having to file bankruptcy has not been a "feel good" situation for me in any way but through reading and testing in this program, I honestly have new hope for a much brighter and healthier financial future for me and those I love.

Valuable "plain English" info. That anyone could walk away with feeling hopeful and revived. Thanks.

-Very thankful for all this program has taught me and made me realize. I definitely will use this as a real learning experience. I plan on taking this very seriously. I never thought of saving first. I'm looking forward to saving my first penny. After all that is exactly how we could and should begin. Thank you for such a wonderful and helpful program.

-This course provides a great deal of valuable information. My husband and I have had credit scores above 700 all of our lives. Two years ago we purchased a business, the operating partners (no financial input) had issues and are getting a divorce, due to inability to work together and run the business and the economy, the business closed. We worked with the banks, vendors, property owners, and business consultants and found that we had no choice left but to file for Chapter 13. We have always paid our bills on time, limited credit accounts; contribute monthly to retirement funds and savings accounts. Each chapter of the course covers exactly what we have done all of our lives. Re-establishing our good credit is our main goal right now along with repaying as much of the business debt set by the trustee.

-Awesome program!!! The material was extremely interesting and helpful to me. I have a budget but I can now see how I can improve it. I had no idea that savings should be number one in your budget. I am 59 years old, just claimed bankruptcy, paying for a home, have a older car, no savings and I'm on a fixed income through SSD. I have \$26.38 to my name (It's the end of the month and I ran short on my \$\$\$ and I don't know how that happened). Thank you for everything. The ladies were wonderful to me. I'm not sure if this office is out of Duluth (I live in Hibbing) but I need to let you know that I was treated with kindness and respect - so please let these ladies know how much I appreciate all of them. THANK YOU AGAIN!!!

-Well done. Easy to understand, direct, detailed.

-I felt that the program was very educational. I like that there was audio as well as the option to print the chapters. I found it easy to follow and to understand. Getting back to basics is what was most helpful to me.

-I have to say, at my age, I found out that there are still a few things I can learn. Bankruptcy was one of the last things I would have thought would happen to me. But, now, I have to move on with my life and make better choices and think more about the importance of goals and budget. Thank You.

-GOOD CONTENT. SOME VERY GOOD, PRACTICAL ADVICE THAT EVEN I (I'M AN ATTORNEY) HAD EITHER FORGOTTEN OR NEVER LEARNED..BEST THING IS THE APPROACH TO MAKING A BUDGET, BECAUSE BY MAKING IT A POSITIVE ("WHAT I'M SAVING FOR...") INSTEAD OF A NEGATIVE ("WHAT I CAN'T BUY...") YOU PROVIDE US WITH A FIGHTING CHANCE TO NOT ONLY MAKE A REALISTIC BUDGET, BUT TO STICK WITH IT.

-I have hope and that is a good thing.

-This course was full of information but easy to understand at the same time. I think this course should be a required course in high school to help kids understand credit and budgeting. I also think the rebuilding credit should be included with it. I wish I

had had something of this nature before I got myself into this mess I'm currently in. If I had been taught this beforehand, especially the negative consequences, at an earlier age I may have made better judgments and budgeted my money better thereby avoiding bankruptcy and the embarrassment and stigma it carries. I also think explaining the stigma it carries should be included in courses of this nature, with examples given, because no matter what anyone says you are not looked at favorably no matter the reason for the bankruptcy and re-establishing credit is not as easy as some people make it sound.

-I was really nervous about doing a good job. In fact I took over 3 hours to make sure I understood everything I read. I found this very educational, and helpful, and look forward to reviewing it frequently as well as building the budget to live by. Thank you very much.

**-PLEASE ENCOURAGE ALL ONLINE STUDENTS TO UTILIZE THE 'AUDIO OPTION', AS WELL AS THE VISUAL OR READING OPTION!!! VALUABLE INFORMATION WILL BE MISSED IF THE AUDIO OPTION IS NOT EXERCISED.**

-thank you for offering this type of financial information, because I can start saving money and make goals even though I have filed for bankruptcy. I am truly thankful for all the tools and goals and the information that was given. I am going to help my daughter to make a budget and set goals for her future. You guys have blessed me and my family so much. God Bless you in all that you have done for me and many others. -I feel if you finish the 8 chapters prior to the full 115 minutes, you should be able to complete the final exam. I for one found the on line service limits us to availability... almost two hours on the on-line connects limits ourselves for our everyday use.

-This course was extremely helpful to me. I learned things that I had no idea about, especially about budgeting and putting "savings" at the top of my list instead of at the bottom. I truly believe that with a fresh start, I will be able to become financially independent and have the things I desire without digging a hole for myself. I am starting a budget for myself today and keeping track of all my expenses and eliminating any and all things that I feel I can do without. Thanks for everything. You've helped me in ways I never imagined.

-All these years I thought a budget was used for anything but setting up a goal to purchase something I wanted. This course is really good and I will continue on to the next part on improving my credit score.

-Thanks so much for the help in getting this class scheduled quickly for me and my husband and for being so informative and patient with us in the process! Very nice and in the right job! After going through something like a bankruptcy, you feel as if you're not really a person anymore and he was very kind in guiding us through the process and since we had a special situation that required it to be sent through to our lawyer really fast - he took that to heart and we really appreciate him! God Bless!

-This was an extremely interesting course -- i.e., gives one "hope" for rebuilding their lives after bankruptcy. I had already started a budget, but never outlined my future goals -- not taking into consideration how important this one factor really is. I will use the sample budget that was provided in the course to revise my present

**budget. Wonderful tips and suggestions, and I will strive to accomplish all. Thank you.**

**-So convenient. Loved taking the course online on my own time at home. Very informative and some excellent suggestions for budgeting and saving money. We will certainly use this information so we don't get stuck in this situation again! Thanks!**

**-Very informative! I wish I would've been wise enough to seek out this information when I was in college, but I guess it didn't occur to me that I didn't know what I was doing. Wouldn't it be nice to have this offered in college? I plan to teach my kids about money and budgeting before leaving the nest and recommend all parents do. Is this course available to anyone? Is it available for purchase on DVD? Also, I wish I hadn't assumed we had to (or could) take the course together. My husband and I found a sitter for our kids to take the course together only to find we didn't need to. It's much easier taking it individually and more convenient (and no sitter needed). I highly recommend this course to everyone. Thank you!!**

**-I was initially afraid of doing this online (without a human being to talk to if I had a question or didn't understand something) but your online course was clear, concise and easy to understand - and I'm glad I had enough time afterwards to review things as well too. Thanks for devising such a nice program online, I appreciated it very much!**

**-Thank you for this time and I really appreciate your details on the presentation, and should rightfully, be a required course in our schools, especially seniors who go out "into the world", often with no one to consult with, too late. Thank you sincerely.**

**-This course is quite an eye opener. If I had done a lot of these things I learned maybe I would be in a much better financial position. I will review the material and definitely set goals and create a budget**

**-Thanks, this was very helpful. Also thanks so much to everyone at agency, you treated me with respect, and did not make me feel as though I had failed myself by filing chapter 7. Your classes helped me to better understand how and why I got there, but most important, how to never be there again. The sign in your office said it best, "Oh God of Second Chances, Here I Am Again". Thank You again for your support.**

**-I wish there was a requirement to take a course like this "before" you could get a credit card. Then you would now "how to drive".**

**-Course was extremely informative. I will use the information in the future. I'm glad that the site will be available to refer back to as needed.**

**-While we used to apply all the tools within this course, we got off track and hit financial problems. Ironically, had we kept all these tools in place and knew of some other resources and more positive alternatives available before, things could have been improved and or avoided. I loved this course, will print it, enroll in others and go back to the way we used to be, including, goals/budget and never fall prey to these errors again. Furthermore, we will continue to apply these things to our children as they grow and get jobs. This will be an ongoing happy process in our lives learning, repairing and educating ourselves. We will also be involving our**

children in this, all along the way. Thanks so much for this course and outlets for other courses. I loved the online course, as I could absorb privately without distractions all that I read and learned. It was imposing and a real eye opener to how and why you can get off track and most importantly how to take charge and rebuild your life and finances. That it is ok to be afraid, but it is important to repair and rebuild with goals and a budget, savings etc. All the things we use to do. When we stopped and got off track, these kinds of results ensued. Thanks so much for requiring this course, I will be taking more.

-Filing for bankruptcy has been an experience that I will never forget. Your company and staff along with my attorney have been wonderful towards me and my daughter. Both parties have listened to my story with compassion and have treated me like a person and most of all with respect. I cannot begin to thank you enough. Along with my divorce, filing for bankruptcy has freed me from heartache and sleepless nights. Thank you from the bottom of my heart!

-I almost cried when reading this information. This entire experience is not one that I ever imagined I would ever have to deal with. I have always been responsible, had A+ credit above 800 range until I lost my job of 16 years. I was responsible and found myself in an unexpected position. The only thing I should have done better before losing my job is savings and bigger retirement. I am not proud or happy that I have gone through this, but after going through the loss of job, lost focus. I have in fact learned several things during this, and that is budgeting and planning. I will utilize and recommend even people who still have 800 range credit to use this training. It is good stuff! Thank you!

-I am glad this was a requirement of Bankruptcy. It refreshed me on some things I knew and informed me on a lot of what I did not know. I feel like I am walking away from a bad situation with the ability and knowledge to reach the goals and success I am striving for in my life.

-I found this course extremely helpful. Some of the things I thought I was really familiar with, I found I definitely needed some help with. The chapter on budgeting was real helpful, since I hadn't given that enough credence in the past. My goals now are to rebuild my credit, reach my goals, and live a little happier in my "golden years". Thank you for the course.

-I think this should be a REQUIRED course for ALL students in High School. If I had known all this from the start, I would NOT have gotten into financial trouble. No one ever offered to sit down and explain anything like this to me before! Thanks!

-this was helpful. Hopefully I don't put myself in this same situation again

-Thank You, I didn't know what to expect from this course but found it very helpful in many ways. I will set my goals and budget for them.

-I am very grateful that I had the opportunity to take this course I just wish it were under different circumstances. What I did learn and understand that with goals clearly written and a commitment to a budget and pay my bills on time my credit can be restored.

-I am thankful for the audio part of this test. I have trouble reading and this was good for me.

**-I thoroughly enjoyed this class, I feel a great sense of power over my money and my ability to take control of my life, and I truly loved the budget builder I downloaded it to use. Thank you for your service I am.**

**-I appreciate to convenience of online class offering...thank you! My schedule makes it difficult to schedule one more thing to get to in the day. I also learn better in my private, self-paced environment.**

**-This was very informative and it was very helpful to me. I think that this course should be required to everyone who is trying to obtain any kind of credit. ESPECIALLY TO LATE HIGH SCHOOL STUDENTS OR COLLEGE STUDENTS!!!**

**-If I could only turn the hands of time. I should have learned to avoid the pitfalls of life by learning from this course. Wonderful course, life inspiring.**

**-This was great information. Budgets are important and I know this, but have not been using one. I now will!!!**

**-This course was exceptionally informative and has given me guidelines and made budgeting much clearer in my mind. I understand the mistakes I have made in the past and wish I could go back and undo the wrongs. The financial difficulties I am going through are very disheartening and embarrassing but I can see a light at the end of the tunnel. The decisions I make in my financial and personal life will be much different in the future.**

**-This was helpful! Thank you!**

**-Thank you for the help.**

**-Thank You!!**

**-I learned quite a bit. This was very useful information. I am very encouraged to start budgeting and setting goals for my financial future.**

**-I am 78 years old and unable to get around. Taking this online was good for my situation.**

**-I found this online course very helpful and convenient**

**-thank you for the information it was very helpful**

**-My Wife has stated how this happened to us; however, I must admit I think we were over extending in credit accts. and loans. We also had not set any short or long term goals which now I know should have been included in our Beget. My wife has always kept a good budget but now I know 1 of our problems thru taking this course is that we had no back-up money for any unforeseen problems. Our new Budget shall be done on the helpful sheets we have saved out of this class. Thank You**

**-THIS WAS AN EYE OPENER FOR ME, DIDN'T KNOW BY JUST SAVING THE SMALLEST AMOUNTS, COULD ADD UP TO HELP MYSELF RECIEVE MY GOALS FOR THE FUTURE**

**-I am very pleased with the course.**

-Class helpful but not able to finish in time allotted if you want to understand course in depth.

-great course. Well worth the money

-HAVING TO FILE BANKRUPTCY WAS A PAINFUL DECISION AS I HAVE ALWAYS PAID MY BILLS ON TIME. BUT AFTER THIS COURSE I REALIZE THAT EVEN HAVING TO HELP MY FAMILY IN A TIME OF CRISIS HAS HURT MY CREDIT AND DEPLETED MY SAVINGS AND RETIREMENT ACCOUNT. I INTEND TO START FRESH AND HOPEFULLY SOON THEY WILL ALL BE ON THEIR FEET AGAIN....THANKS FOR THE REFRESHER COURSE. I DON'T EVER WANT ANOTHER CREDIT CARD...TOO PAINFUL...I WILL KEEP REFERRING BACK FOR THE HELPFUL INFORMATION.

-I found this course very helpful to me it really helped me understand my money issues more. Thanks

-I was very happy with the course I learned allot thank you

-This online course is excellent. It is very informative and provides an excellent opportunity for consumers to complete the course successfully.

-Wish that this was something that was taught in schools so that kids were more aware and prepared to establish their goals early in life and not have to worry about issues like bankruptcy

-I found this course very helpful.

-Thanks, was very helpful!

-This course was great.

-The online course was easy and convenient. Great job!

-Mr M., who conducted the telephone interview with us, was thoroughly professional, well prepared, and candidly honest. Our thanks to him.

-Thank you, very helpful course.

-Thanks

-I feel that I was really able to take allot of important information away with me after going thru this course. Important information that will help me in the future. This course was a great requirement it helps you to understand more about doing a budget the right way and making it so that you are able to stick with it in your day to day life.

-Thank You!

-The class really helped me understand what I was not doing right and helped me focus going forward.

**-VERY GOOD CLASS. PLENTY OF TIME, AND VERY GOOD INFORMATION. THANK YOU SO MUCH FOR HELPING ME.**

**-I was very impressed with this course; it truly helped me in a positive direction... Thanks**

**-Clear and informative information**

**-I FOUND SEVERAL USEFULL TIPS**

**-Course was easy to understand and gave many helpful items.**

**-This was informative**

**-I truly found this course to be very good.**

**-All very good, but I would have preferred the audio to at the same place where the charts, etc. were so I could follow the course better. A blank page with an audio bar threw me off a bit. Thank you anyway for a great course.**

**-some of these seem to be a little too late after you have already filed for bankruptcy... but, I see that you are able to NOT make same mistakes after bankruptcy has progressed thru 7-10 years on you credit report etc..**

**-thank you**

**-This process was relatively painless**

**-Thank you, the course was very helpful and informative.**

**-good info and to the point**

**-Thanks. It was what I needed.**

**-Overall satisfy with all the information. A bit overwhelmed by so much info. But it is good to know I can always go back and review. Thanks.**

**-I don't like crowds or classrooms. Thank you for offering an on-line option.**

**-I was very nervous doing this. I was worried I was going too slow and would run out of time. I really had no idea of what to expect. I want you to know that I do know what my Credit Score is based on. I must have hit the wrong button. Thank You**

**-The course was very thorough in what was expected for you to learn and take from the course. I will take many lessons learned from this class and implement them into our everyday life.**

**-help understand how important a budget is.**

**-I like the audio option as well as being able to log out for a break & log back in (although I did not feel the need for a break as often as my webpage**



expired!!!!)Being able to print out the materials to review later is also very helpful. I am grateful for the opportunity to visit this site again without a fee! Something I will take advantage of soon.

-Good Bye and Thank You. It was a very exciting trip.

-the web site was better than the phone class

-when man & wife take this course I think we should take it together.

-Thank you it was a good course.

-The course helped me to identify areas that got us into financial trouble and how to avoid them in the future.

-thank you, very very much.

-Excellent course - one of the best I've ever taken!

-Thank you.

-Thanks

-Very Helpful Course

-The course was very helpful and I learned new things I did not know already at the age of 43...

-I found the course extremely helpful.

-It was easy to read and understand. The examples of what happened with other people were helpful

-Well written and well organized

-Thank You!

-The course was very easy. I loved the audio option you offered it was definitely a plus because I started out reading the first chapter and I took forever reading the chapter. I was like how am I going to have time to read all the other chapters. Well also the information was very helpful I will be sharing some of the tools I learned with my family and friends and especially using the tools myself.

-Great Course....thank you.

-Thanks for the help I needed.

-Thanks for the online option

-Although this information was very informative, I am required to complete this course as post bankruptcy, so most of the information would have maybe helped me

more before the bankruptcy. I am interested now on how to fix my credit from bankruptcy on?

-Thank you.

-I think this course was very informative and we printed it for future reference.

-VERY VERY HELPFULL

-This course was very enlightening and helpful in planning for the future. It contained much needed information in an easy to understand format. Thank you.

-very good course. I learned a lot

-Being able to log in and out was very helpful and made it more possible to concentrate on the material.

-This is great site, easy to follow. Thanks!

-Thanks so much for putting this together for me/us, it was most helpful. I really learned the most from the first 4 chapters.

-Thank you!

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

-It was helpful program. Thank you.

-Good information. Concise and to the point. Length of time for the course was reasonable considering the information contained in the course.

- I thank you so much for the clarity and value of this information. Sorry to say, much of the points discussed were new to me. Had I had even this simple education years ago, I doubt very much if I'd be in the position I find myself in now, especially about saving money at the age of eighteen and letting it grow. I'd at least have some retirement by now instead of none at only a few years to that date. Thanks again.

-I found the material and information helpful and useful.

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

-I found this course very informative and helpful. Thank you for offering it.

-Thank You

-helpful course, learned a lot, but wish more info on balancing checkbook correctly. Many people that have financial troubles feel overwhelmed about this task and void it. I know not balancing my checkbook has resulted in fees for me more than once. Thanks.

-Gracias! Thank you!

-Very informative.

-although the information is helpful, reading everything took a great deal of time.

-I found this course to be very helpful in setting future goals.

-thanks for enlightening my mind in everything especially on how to budget our money wisely.

-Very helpful information, I have a new outlook on budgets now.

-When I earn a steady income, I'm great on a budget. My problems began when my paychecks became variable amounts from week to week. I had friends make fun of me because of how religiously I followed a budget until they tried it and saw the results it gave them. I'm almost finished with college and I'm actively looking for a job to be waiting for me when I'm done so that I will be able to make a budget again. Thanks for the course I learned some new things that will keep in mind for my financial future. Sincerely.

-I really am glad to have taken this course. I feel that it has really helped me and has inspired me to manage my money better and to have good credit again. Thanks.

-I found this course very helpful; I will apply what I have learned to how I manage my money in the future.

-Thank you for this opportunity of going on-line.

-This Test and course were easy to understand and complete.

-The course was very informative and the worksheets will be very helpful in establishing a budget I can work with

-Just want to say that the online course is super we can take our time to review as much time as we need. Thank You

-good course well-done.

-By taking this course it made me realize where I have gone wrong in the past with my finances. I feel that I have obtained very good information that will help me in the future! Thanks you!!

-Thanks for your help!

-This course was easy to understand and helpful in many ways. Thank you.

-Great course. I appreciated the audio option as well as the print and save options.

-THANK YOU SO MUCH!!! MY HEAD IS STILL REELING WITH ALL THIS KNOWLEDGE. I LEARNED SO MUCH; IF I WOULD HAVE KNOWN MORE OF THIS, I FEEL I WOULD'NT HAVE FALLEN SO LOW. WE SHOULD NEVER STOP LEARNING. YOU'VE RESTORED MY CONFIDENCE, ALSO. NOW I BELIEVE IT'S A FRESH START. THANK YOU!

-I wish you had a site that I may be able to obtain this material in paper form as I have no access to a printer.

-Great course!

-THANK YOU, SOME OF THE POINTS WERE VERY WELL TAKEN.

-I thought this course was GREAT! They really should teach this in schools. Lot of this I didn't know going out on my own. I really did learn a great deal and will be putting it to use!!Thank you SO much

-Thank you - I do feel this was a big help. Even though my problems were caused by medical situations and a loss of job because of that, the information provided was important.

-I hope that after bankruptcy and completing this course that my financial future becomes brighter.

-Thank you

-It was helpful

-The design of this course was better than expected. Appreciated the fact I could take online.

-Thank you

-Thank you for this opportunity. I must let you know that I completed all 30 questions and all were correct, however on the tabulation it stated that I only received 29 correct. Please double check this.

-Thank You. Very Pleased and Happy.

-Thanks!

-very good course

-I enjoyed the course material.

-great class!

-Thanks for your help!

-I wasn't sure what to expect when I initially began the study. However, I really believe it was helpful and has made me think very hard about future spending and my goals. Thank You!

-Very Good Course.

-We got more out of this then the first time when we went to Yakima. We just wish that as couples this course could be taken together at the same time, instead of two

separate log in's. Thank you for making this so much easier to understand and comprehend. Awesome job

-This was a very good test and it showed me the mistakes I made in my life and the ones I will fix now.

-This is just in time for my life. I have never been on a budget, but I am looking forward to improving my habits and spending. Thanks

-Great course, although I never wanted to have to declare, I am glad that I had to take this course. I printed off every page and will refer to it continually. Keep up the great work!

-Well designed course.

-I really enjoyed this course.

- I really enjoyed this. It was very helpful for me. I have learned a lot about finance, budget. I am really proud of myself, because I have done everything to try to save myself for filing. I am a divorced woman with a slight disability and had to take another job. My income isn't enough for me to even live off of.

-This course was very helpful and useful to me. I believe it will be very beneficial to me in the near future.

-Thank You!

-Thank you.....

-thank you for your counseling. I will remember all that I've learned.

-Thank You this was a well put together presentation.

-Thank You

-Great program. Thanks for the financial help.

-I found this course to be very helpful.

-all ok need all info required

-Thank you for making this class (1) online, (2) educational, (3) interesting, and finally helpful. I like the idea that I can go back and review the subject matter.

-It really helped us a lot to have this chance to learn more about credit. We will work hard towards our goals and start using a budget, now that we know how & why one is needed. At our age, we thought we would sail through our later years, once the children were gone, but due to illness, job change w/ pay reduction, new laws dealing w/ payment amounts & interest rates, etc, and credit card debt used to raise the 5 kids, we just went under. I'm sure we can get back on track now and plan to use our knowledge to help our children avoid bankruptcy by encouraging them to get counseling BEFORE they need it. Thank you.

-Excellent course which should have been offered in public schools.

-this course was really great, it really opened my eyes and I'm really going to use all the tools I learned in the course. Thank you

-Thank you for helping me to understand the importance of managing money.

-I was recently laid off and went through a very difficult divorce. I am regretful about filing the Bankruptcy, but have no alternative. I have learned a great deal from this course that would have been extremely beneficial prior to my current circumstances. I am hopeful now with a plan to be able to budget and get control of my finances with your course. Thank you.

-Great program

-Thank you for the online class.

-I truly enjoyed this course. There was a lot of useful information that I can use towards my own situation.

-I will take what I learned from this course the tools needed to set goals and stick to a budget. I am trying to avoid being in the situation I am in now and start rebuilding my credit.

-This was great!

-Good course and so convenient to take online!

-great course thank You

-I would have liked to listen to the audio portion of this series. I clicked on the audio and it was not working - don't know why. The information was very relevant to how I run my life. I would recommend this to everyone - even those who haven't had to declare Bankruptcy. Thank you.

-Thank you ... This course was excellent for reflection and for future use!

-Thank you

-This wasn't nearly as bad as I feared it was going to be.

-I feel that this is a really good course. It was very helpful to me. Thanks

-The course was very helpful and it assisted me in learning a lot of things I didn't know before. Thank you for the help!

-Thank you

-I am grateful for this course. There was a lot of financial information that I was lacking. You can be educated and still be a financial dummy when it comes to oneself.

-While the course is relevant to all people there should be some consideration for those in retirement on fixed income, especially with the intervening variables of family members who borrow from you (trying to help them out), then not getting paid back.

-TAKING THE COURSE REALLY PUT THINGS INTO PERSPECTIVE. I WILL BEGIN A BUDGET IMMEDIATELY. THANKS

-I appreciate the agency for all the help I received for a successful bankruptcy case. What a difference! I learned so much! Thank you! I will definitely recommend you to others. Your staff were very friendly and I did like the visit there.

-I have seen the error of my ways. Thank you, I learned a lot and plan to practice what I read in the future.

-Thank you!

-Very well done, this was helpful in starting a new managing finances path and reducing the stress associated with not managing it well. Thank you.

-I am 63 years of age...have always paid my bills on time...never bounced any checks...but the economy has dictated my life...and with the cost of living, since I am retired much of this test did not pertain to my situation...I will have less than \$180 dollars per month to live on and I am sure with life's emergencies that will be used...I have no goals except to exist as easily as possible. I have no desires for any luxury items no matter how small they may be...in my current medical condition I am not able to seek employment to supplement my income...

-great course. Helped me alot. THANXS

-I had to take this course after I filed for bankruptcy. I wish I would have known about it a year or two ago. Maybe I wouldn't have had to get to this point - maybe bankruptcy wouldn't have had to be the only solution if I'd have known then what I know now.

-Great course! Very helpful. Loved it!

-I really didn't think this course would be helpful, but it was. There is more to just paying bills, and this course really showed that to me. I think making this course mandatory for people filing for bankruptcy was a great idea. The course was time consuming, and alot of reading, but well worth it. Thank you.

-thank you soooooo much. It was very informative!

-Great course I need the info to help control and get better

-I did learn alot about the on line course & will most definitely keep the learning /education as a good tool for my future needs budget is the main goal for me & my future

-thank you for the info...

-thank you

-excellent course

-thank you, this will help in the future and I will do better...

-This is a very informative program....I wish I could have had something like this available to me before I had gotten myself into the problems that brought me here....I am glad that I was able to take advantage of this course....

-truly a great tool for everyone!

-easy to follow and read

-more simple than I thought

-Thanks

-Thanks!!

-THANK YOU FOR YOUR HELP

- I'm ready and willing to get back on the right track with my financial trouble. Thank you very much!

-Thank you for providing a very interesting and comprehensive course of study, truly very enjoyable considering the topic.

-Thank you...

-thank you...much needed information.

-This course was very helpful.

-Thank you so very much!! I knew much of what this course is about but have not put it to practice...now I will. I also learned many things that I had heard of but didn't know the real meaning of. You have helped me out tremendously. Again, Thank You!

-thank you so much I learned a lot about debt and how to keep myself out of debt by setting goals and achieving them without putting myself in debt.

-the course was helpful

-I have taken a great deal of information from this course!!! I have already implemented the information into my daily life!! I am excited to see where this could take me in the near and long term future!

-Great course! Took me a while though!

-Very Good course!!!!!!!!!!



-I really learned a whole lot and the important information was made clear

-My circumstances are very different because of my health issues which should definitely be taken into consideration when course is mandatory and the fact that major income was lost due to economy in these days and ages. I have trouble comprehending due to medication that have been necessary and illness has definitely delayed everything.

-I am just an average person, some of the terms I had to read twice to understand what they meant.

-I liked the audio version but I couldn't read along so I had to do both.

-Please keep me up dated. If I had known I would be in better shape!

-It truly was very informative, and gained a lot of knowledge from this course Thank You.

-This was an awesome course. My husband and I are going to require our children to take this course. This needs to be a requirement in all high schools.

-This program was way too easy and I think geared toward someone who perhaps did not finish high school. You may want to consider a different, more relevant course for people who have college degrees, etc.

-Too easy. Perhaps you need different programs for different education levels.

-As I'm not very good in math, I didn't like the math questions.

-When my daughter got leukemia in 1991 and my son was shot by a drug dealer, even with health insurance, my part to pay was impossible. After 18 years I gave up. Especially since I'm now retired but working at a job paying less than \$8.00 per hour. That's why I'm here--but there is no sense of relief in doing this.

-Wish I had known about this course prio. Seems it would be a good course taught in High School. Might help others avoid pitfall and poor choices

**-MORE INFO ON GOAL SETTING WOULD BE HELPFUL**

-This was a great course covered all the basics and more , thanks for making it available, maybe we should require High School Graduates to take this course before starting college, so they are better prepared for life in college and the debts they are incurring, especially in the inner cities where a lot of kids do not get to go to college.

**-THANK YOU, IT WAS VERY EASY AND CONVENIENT.**

-Thank you very much. The course was well scripted and moved in a logical pattern. I will be able to use many of the things I learned from this course.

-very practical

-I enjoyed this version of the class, however, I felt a little pressured in having a limited time frame.

-A very good course with lots of helpful information to get started down a new financial road

-I thought the course was informative and easy to follow. Thank you

-this course was very interesting had allot of info that I didn't know about thank you

-It was a good class I just hope the economy gets allot better soon and allot more people will breathe easier!

-This is a very good program I learned quit a lot, I am planning to use the tools that I just learned and share it with my young adult(15-22yrs)to prevent them from SEVERE financial complications. Thank you.

-I learned more than I expected. A lot of the information was an eye opener. I had already begun to change my way of thinking. After the first workshop and this one just cemented my commitment to take budgeting, credit and money more seriously. And not to ever come this way again. Thanks for all the great information.

-This course is very useful to me and my 20yr old son. I noticed allot of information in the courses that my son can use when he will be going out on his own. I printed out all the course and chapter material for him and me to read and try to understand more. Thanks

-Thank you for the convenience of an online option for this course.

-I learned a lot from this course

-I thought this course was informative. I wish I had learned this information years ago.

-This course was very educational and I have learned allot of useful tips. I will definitely set more goals ... Thank you!

-great course

-Thanks for the courses... I found them very eye opening

-educational material so helpful in starting over again with better know how!!

-I was surprised, I really picked up allot of info in my session. Thank you...

-THANKS SO MUCH G OD BLESS

-Very well set up for our concerns and what we will have to do and be prepared for.

-this was a great course. Thank you

-Very informative, thank you so much.

-This was an excellent course! I wish I had known all this years ago & I could have prevented my Bankruptcy. I will use these tools from here on out. Thank you.

-Would just like to say thank you for the time you spent with us on the phone and resending the course.

-The course was very helpful. I plan to use the knowledge that I've gained from this course.

-Thanks!

-I really enjoyed this course! I've learned a lot.

-Great Course! This was great information for our situation and getting a fresh new start. I'm going to start a budget and hope to start putting money into a savings.

-Thank you for this course. This has opened my eyes to how we mismanaged our money without a budget. My husband and I will use the tools you provided to work out our budget. We will keep you posted on how we are doing. Again thank you for this.

-It was an excellent course and I learned so much in these two days -- thank you

-Very informative and I will be able to apply the knowledge that I've learned. Thank you.

-this was very informative and accessible.

-There were many important learning tools in this course

-Thank you. I wish my husband and sons would take this course also.

-I found this course helpful. I especially liked the sample budgets and goal card etc. that I could save to my computer to use later, or as an example. Thank you!

-Thanks.

-Thank you!

-This program was very enlightening. I came into this thinking I didn't need to do this to learn how to budget and save for the future. Thanks for having this program in place.

-Great course, simple, straightforward!

-This was an excellent course. I am making a copy for both of my children (8 and 14 years), myself and my husband (we can use this to review from time to time). This course should be mandatory for High School Seniors.

-course satisfactory

-I really appreciated the audio part. Thanks

-Excellent Course. I was surprised to find out information that I was incorrect about.

-This course was so user friendly. The audio really made reading interesting and helped the course along smoothly. I enjoyed this course to the utmost. Thanks!

-I FEEL THIS WILL HELP ME MANAGE MY MONEY BETTER AND I AM GLAD I WAS REQUIRED TO TAKE IT.

-I got a lot out of these lessons. Too bad I am now finding this out, after all these years. I did not know that saving goes to the top of the list.

-This program was very helpful. Thank you for offering it.

-It was a great course and I learned a lot

-This course had a great deal of material to absorb in a short amount of time. However, the personal examples while a bit simplistic did help. I believe in the future that maybe you should include a personal example on consolidation loans since they are popular these days.

-Great course! Well worth the time.

-This course was very interesting. I can't wait to do the budget. You made me feel like I could do this. THANKS

-The course made me sit down and look at what I really spend and where which I haven't done in a long time as I had gotten to the "overwhelmed and not opening mail" situation where I didn't know how to climb out of the hole.

-thank you

-Very informational and helpful! Thank you.

-Thanks for the useful information, particularly, on credit and consumer law.

-The course was very interesting. I learned about using credit and now understand the terms better.

-Thanks for Your Help; I Know I Have a Better Outlook on Life Now

-Great Course - thank you!

-The material and course work was helpful and easy to understand.

-I thought this was a great course.

-Thank you

-Good information

-Definitely learned a lot

-The course was very helpful. We are filing because we were sued and couldn't afford the judgment. We're ready to start over again Thanks.

-great course...

-Great Learning Course. I found out a lot of things I THOUGHT I knew.

-The program will be a good guide in my finance rebuilding

-I had a problem during the time I was doing the course and I had to call for help. Jeri was very helpful to me and I was able to finish the study.

-This course was because of my X\_WIFE, but I'm glad I had to take it. I learned a lot that I can apply to my life and future.

-Thank you. Your staff has been very professional in providing excellent customer service.

-This course is actually quite good. The information in it is not aimed at directing people on any set course, and it allows for people to make choices when they need to. The only problem I have is that I had a medical bankruptcy, and because of that, I don't have any credit problems other than the fact I incurred over \$70,000 in bills that I was unable to pay, and I could not afford to file bankruptcy for a long time due to missed work. I think there should be some way for people like myself who do not have a bad payment history other than medical bills that are in collections due to lost wages to circumvent this type of course, because I did not really need 2 hours of credit counseling.

-This class I took on line was helpful to me.

-Thank you, I found the material helpful.

-This course was very helpful

-Thanks for all your help!!!

-THANKS

-The course was easy to understand.

-thank you, there was so much everyday things that I never had given a second thought. Most informative.

-It was a very good experience. I wish I could have taken this class years ago.

-Overall the course was very informational and understandable. The only thing that I found difficult was the math computations.

-I feel the course was quite helpful, and plan on using much of the information to rebuild my credit and stay on track.

-Thank you very much.

- insightful
- I'm glad I passed, ready to file chap 7
- This online course was very well done and I appreciate being able to do it at home
- This was well worth my while. I will certainly apply much that I have learned.
- I found the course to be very good and easy to understand
- I found this course to be very helpful and I have a better perspective towards money.
- This was very helpful.
- I feel budgets would be very helpful and I've never really had goals but I do now
- this was a great course
- Great and helpful course.
- Great course!!! Very beneficial!!!
- Thank you for this course. I believe what I have learned will truly help me rebuild my credit and future to set goals.
- This was very helpful. Thank you.
- Wow! It was long, but very helpful thank you.
- Yes, I enjoyed the program and did learn allot from it.
- I am 65 -- was "downsized" before a full pension was established and therefore much of this information would have been more helpful about 5 years ago. This is still a good "eye opener" - Thank you.
- This program is going to help me reach my goals in life.
- This course was very informative. Up until about 1 1/2 years ago my credit score was over 800. Unfortunately I have made some bad choices. This course has put everything back into perspective. Thank you!
- I felt this course was helpful.
- thank you!
- Very helpful, this course has opened my eyes to some interesting facts thanks a lot.
- I just want to say that I found the information to be very helpful

**-This course was extremely knowledgeable. I will continue to use information obtain. Great work...**

**-I LEARNED A LOT OF INTERESTING FACTS AND I BELIEVE THIS WILL HELP ME BUDGET MY BETTER**

**-Thank you so much!**

**-Thank you for offering this course online. It was very helpful.**

**-very useful and educating**

**-Thanks!**

**-Good course.**

**-The budget sheet is very helpful. Thank you.**

**-I knew most of this stuff before I took the course. It would be nice if someone like me whose bankruptcy is due to business and not consumer debt could be exempt from this course. I do feel it is relevant for many individuals.**

**-My daughter helped me with this. It was hard.**

**-Thank you, this was eye-opening and informative.**

**-Good internet course with knowledge you can put immediately too work for staying on your budget/goal track with your credit, loans, and insurance for a better lifestyle.**

**-A very well done helpful course**

**-I FOUND THIS ONLINE COURSE TO BE VERY WELL PREPARED AND I REALLY LIKE THE FACT THAT YOU CAN DO THE AUDIO TO HAVE IT READ AS YOU'RE READING IT YOURSELF. IT HELPED ME TO BETTER ABSORB THE INFORMATION. THANKS TO WHO EVER CREATED THIS. THIS IS WONDERFUL SERVICE.**

**-This course was great. I will share it with my 17 year old daughter.**

**-I knew a lot of what I read but learned some other terms such as "spending Leak" and "Check 21" Good course**

**-thanks**

**-The reading material is so real almost. This is an experience just by reading it. Thank you, knowing that I had to do it helps in the near future. I can start my goals for sure.. Thanks..**

**-Thank you for putting together this course for us. It was helpful and informative.**

**-Great ideas!**

-Thorough.

-Thank you

-I liked the fact that I was able to listen to the chapters instead of having to read them. The only thing I would add is the ability to read the text on the screen as I was listening to the chapters. It has been proven that you retain more when you read and hear at the same time than just hearing something.

-I really enjoyed taking the course and I feel I learned allot and will really start a strict budget from now on.

-Excellent Program...I wish I had learned earlier...

-Great course..Learned some things I didn't know. Will try to make a budget and stick to it..But allot of useful information.

-I wish I had taken this course when I was 18. I think it would be helpful if it were a required course for high school students. The course was very informative and I plan to give it to my 18 year old son.

-I feel that taking this test should not be a "forced" time limit; as others may not have access to a computer!

-Thank you.

-Many people have different styles of learning. I would have preferred to review the quiz questions I got wrong, rather than the entire eight chapters. Some of it was a bit redundant for my life skills; where as some of the program was educational for me.

-Very helpful program. Thank you for providing it!!

-For us old folks please change background color on introduction page from blue to white. It was much too difficult for me to read. The eight sections I found easier to read from paper rather on the screen. Also I could highlight items of particular interest.

-I learned a great deal with this class. I would appreciate one about re-establishing credit after a bankruptcy and retirement.

-I was unable to get the excel worksheets to come up. Everything was very easy to understand

-thanks....I thought this was very helpful.

-This online course was very helpful. Thank you.

-This was very helpful.

-Thank You for the On-line course!!



-it was very helpful information all the topics were explained in easy way to understand, I learned a lot and will try to catch more useful tips about budget. Thank you so much for being helpful.

-Thank you

-the course was very easy to understand and I was glad that I was able to click back on the chapters for review while taking the last test. I feel that the course will help me in the future. Thank you.

-Really Educational

-VERY GOOD AND HELPFUL

-Very helpful. Thank you.

-thank you guys for such an excellent program.

-I really enjoyed this course and did learn some important things Thanks

-

-I have really learned a lot from this course

-It was long but I learned alot from the course. Thank you

-This was very helpful.

-this is very helpful information. This book should be mandatory for everyone.

-Thank you. This course is indeed very educational and broadens my knowledge on finances.

-Thanks allot. This test really helped me get my finances on a better track.

-I learned a lot of information that I had no prior knowledge of whatsoever; this information will be of valuable information for my future.

-Great stuff! Love and enjoy it!

-Thanks! This information will help me control my money better and help me to decide if I need something or just want to have it.

-THIS WAS VERY HELPFUL AND I DID LEARN THINGS I DID NOT KNOW. AND WILL BE HELPFUL IN THE FUTURE

-Thank you for all of your help.

-very helpful program

-great course wish I took it a long time ago.

**-A special "Thanks" for putting this course online, so much more convenient!**

**-THANK YOU**

**-I felt that this class was very informative and I learned a lot about how to manage my finances and I hope that this class does the same for my husband and that we can be on the same page with our finances in the future.**

**-Thank you for your help with this... The information was very useful and I will be utilizing it in the future for sure.**

**-Thank you for the opportunity to do this. Was very helpful. Thanks again**

**-learned a lot from the course on budgeting.**

**-Thank You for the course, it was educational.**

**-This was an excellent course and should be given to everyone....especially seniors and college students.**

**-The course has been very helpful**

**-How to protect yourself from bankruptcy because of the actions of your spouse you are married to. I never had a clue he was incurring debt like he was. When I found out, it was too late. If I ever get married again, I cannot have this happen.**

**-THIS WAS VERY HELPFUL THANKS**

**-This course was very helpful to me.**

**-I learned allot to use in my goals and budgeting. Thanks allot for the great course.**

**- Eye opener thanks.**

**-This financial course is excellent. Wish this was being taught to teens and young adults!**

**-I am satisfied with this course. Thank you very much.**

**-While I feel I was well-informed about the topics discussed in this course prior to taking it, I am glad to have had confirmation of some of the guesses I made at the beginning -- it's nice to know that my instincts regarding credit and budgets, at least, are on target. I would like more information about how to immediately re-establish my good credit rating following a Chapter 7 bankruptcy.**

**-Thank you!**

**-GREAT INFORMATION!!!!!!!!!!!!!! This information should be taught to high school students! Thank You**

**-There was a lot of helpful information in this class. I'm glad I was required to take it. I will be using many of the items I learned today.**

-I have learned a lot from this on line class

-Thank You!

-Excellent and very informational!!!!

-very helpful

-I ENJOYED THE COURSE AND LEARNED VERY USEFUL TIPS TO APPLY TO MY LIFE

-Thanks. There is very useful information that I will apply to my budget.

-I don't have a printer at home. When I go to the library I will download all the pages again and look them over periodically for me to stay updated! I like to keep it in my logbook forever. It was so cool to learn basic tips how to start over. I have learned so much, and I will follow all the steps given to me. I am taking nurses classes, so in 3 months I will be working in a hospital. Thank You

-Thank You

-Thank you

-Great program THANKS!!

-I liked how the course was set up. Thank you.

-I would love to have additional information

-The course was very informative and taught me things I never knew about credit cards and interest rates

-I really appreciated the program. It kind of makes me feel like I have a decent chance at a fresh start. Thanks allot.

-This course taught me a lot about my financial life and decisions. Thank you.

-I did find the program to be useful and informative. Some of the mistakes I made were brought to my attention and I only wish now I would have realized where I was heading years ago.

-Thanks for the help.

-Me and my wife have learned allot from this and will use what we learned!

-Surprisingly good information and well presented. Thanks

-Thanks, that was helpful.

-this is a real good review on many subjects that I was aware of and I also learned some things I wasn't aware of. I'm not fond of the cost but I guess in the scheme of things it's a fair price. Bankruptcy is the last result. But each case and person is different. When money is not there and jobs are not there...what do you do. Credit

counseling helps but let's face it most (not all) creditors really don't care, all they want is the money. However, many in this day and time are now coming around and are willing to do all they can PROVIDED you the owner of the debt carry through and do your part to get what you agreed to pay. I've done that in the past and it worked out well and I've also not been able to pay as agreed but they did get something and I, to be honest have done what many have done and not open the late bills and hoped they would go away. Trust me they won't go away and it hurts you more then you know. So with that, good job and god bless

-Very good information learned many of my rights. However I have always run a budget and in today's economy I work harder for much less money and could not get any help of any sort from my lenders.

-I would like to educate my children on what I have learned and my father since he also has had a difficult time with money. I really would like to get more information. This is new to me but I have learned allot. I wish this was taught to me when I first got my job at 15 1/2 years of age.

-I was pleased to see an Excel version of a budget (great to minimize calculation errors)! Thanks for offering this program online!

-Overall a very helpful course.

-Great stuff...took it on-line....Learned a lot I did not know! Simple examples...easy to understand! Thanks!

-Thank You! You have opened my eyes. I never thought about how much more an item cost you by using credit. I always thought I was a bargain hunter. Now I am an educated bargain hunter. Thank you so much. I will be using your budget tools.

-I can try to start over now with good tools to use in my life.

-This course was helpful. I learned some good tips for managing my money. Thank you.

-I thought the class was very thorough and I learned a lot. I feel that I am better educated to start a new way of life.

-I have learned a great deal while working on this program. I am taking the information given and applying it to my everyday process and I am finding that it really works. I think that the Consumer Credit Counseling is a great program to have access to. I just wish that I knew about you before I found myself in the situation that I am in. But, lessons were learned and a new way of life has been opened up for me. Thanks!!

-this was very helpful

-I thought this would be nonsense, but I learned and printed out the pre class and this one and just hoped I can stay as positive and focused as I feel right now. Thank you so much, I really want to turn my life around.

-This course was great; it's going to help me and my family.

-very good course, well thought out and well presented.

- This was a very helpful course thank you!

-Thank you!!!!!!

-I have learned a substantial amount of information in this course that will help me with everyday budget situations.

-thank you

-IS A WONDERFUL COURSE. I LEARN A LOT . I FEEL THIS COURSE HAS VALUE FOR THE MONEY THAT WE PAID. THANK YOU.

-MUCH OF THIS WE HAVE TRYED AS HARD AS WE POSSIBLY COULD BUT DUE TO THE ECONOMY AND SLOW WORK IT'S HARD TO BUDGET WITHOUT KNOWING WHAT YOUR PAYCHECK IS WEEK TO WEEK.

-This course was very helpful to me and I hope to read it again when I need to. Thank you.

-This is great having this online. It is very helpful and does not interfere with my school hours.

-Thank you! I can't say thank you enough.

-This information is great

-very helpful

-I learned a lot from this course. Had I known about this information before, I would not have made so many ill mistakes financially. I appreciate this experience.

-All topics were very informative. Keep up the good job.

-I really learned allot from this course and am excited to apply what I've learned to my life. Thank you!

-I learned allot through this course.

-thanks for everything

-thank you for helping me design a budget plan that will aid in turning around my finances.

-This is one great program, thanks! Regards.

-I thought it was a wonderful course. I learned allot and thought it was very interesting. Thank you.

-very informative

-Subject is well informed. The information provided is good information for our future. In helping with the computer, I was able to learn the basics, and have enjoyed this course tremendously. Also, got to introduce to some computer basics!

-This information was very good and helpful. It is too bad that I did not have all of it earlier.

-This course was easy to understand and relates to me and my husband and what we are going through very well.

-Allot of the information I already knew but a refresher is always good. It made me sit down and think about thing, but I did learn allot.

-very good, I can use these tools.

-I was required to take this course as a part of filing bankruptcy...it would be helpful if the rebuilding credit part was included in this course as I already have made some poor financial decisions.

-this was worthwhile

-This course was very helpful. I will review it periodically. Thank you

-I was very surprised after I started this course. I found the reading very easy and down to earth. This I learned from. And being able to access this information at a later date is wonderful. Thank you!

-I think that this course was very informative, and I will be using some of the lessons learned by taking the course.

-We wish we had had this course available in school, at a much younger age, in order to have possibly avoided some of the mistake. Learning at a younger age is much easier, as it can become a life-long process and not trying to fix what feels like an overwhelming process. Not all of our problems came from mistake, some were directly associated with loss of employment or employment with unscrupulous employers but this foundation would certainly have helped us better deal with our current situation. Better late than never!

-I really enjoyed this! This will definitely help me.

-This is a great course, I learned so much that I did not know. I think this course has taught me exactly how I can budget my money better and keep myself from getting into financial difficulty.

-I found this course to be very informative and user friendly. The scenarios used in each chapter were realistic and easy to relate to.

-The course was not as painful as I thought. I actually learned from the course, and refreshed on allot of areas that you do not always think about.

-I felt at ease with this course. And that I was able to log out at anytime and log in where I left off. Thank-you.

**-AS I AM NOT VERY COMPUTER SAVVY, I LOCKED MYSELF OUT OF THE PROGRAM, I HAD TO CALL TECH SUPPORT, AND AT THE LATE HOUR I WAS ASKING FOR HELP, A VERY KIND AND HELPFUL MAN GOT ME RIGHT BACK TO THE PAGE I NEEDED IN NO TIME. GREAT GUY. THANKS SO MUCH!!!!**

**-Personally, congress should revise the 2005 bankruptcy law to have credit card companies give consumers a credit limit of only 5% of their monthly income. Also, credit card companies cannot increase the consumer's interest rate due to their other credit card high revolving debt. Therefore, half the credit card monthly payment should go to the principle to help the consumer pay the debt off in half the time.**

**-Thank you SO much. Not only interesting, but encouraging. Should be a mandatory course in 6th, 9th, and 12th grades nationwide.**

**-This course was very informative and I believe it will help me get my finances back on track.**

**-I wish I had access to this information earlier. I think education is the key to good money management. Thank you for all your help.**

**-I am very happy with this course.**

**-I wasn't looking forward to doing this, but I found it to be very informative and useful.**

**-Great course....put together very nicely and in an easy to understand format**

**-I believe that this online credit was very helpful and I would recommend it to anyone who is filing for Bankruptcy. Yes after filing bankruptcy you will have a fresh start but how do you get that fresh start....This online course explains that and gives a person knowledge of how to accomplish goals and save money for those goals even though you have monthly bills that need to be paid. Thanks.**

**-Saving for my son's education/college.**

**-thanks!**

**-The program was very helpful. I will build a budget with savings on the top and follow through with it.**

**-very helpful!**

**-thank you very much...easy to use and move around**

**-As this course was necessary after filing bankruptcy, I believe the course should contain more information about what to do during the bankruptcy, and where to go financially AFTER the bankruptcy discharge.**

**-I am glad I finished this course and my parents will be taking this course in the near future.**

-The information on this site was very helpful. Thank you so much for enlightening me on issues that will help me now and in the future.

-I'm 65 years old and I'll never go in debt again. I worked all my life and I was debt free and own my home. I got stupid and made the wrong decision and lost everything I had worked for. When you get my age there's not much else to do except wait for the good Lord to come and take you home.

-this has really proved to be a great asset.

-The course was very knowledgeable and informative. I will share what I learned with friends and family members. If I knew then what I know now I would manage my money in a different way with goals and a better understanding.

-well presented

-Very informational course. Wish I would have had it in high school.

-This program was specific and useful

-I found this course to very informative. Even if you think you know there is always something new. I am going to try the filing system. I've always had a hard time trying to figure out what categories to file documents under.

-This course has helped me to remember how to make a budget and how important they are to keeping my spending on track. Thank You

-Great job! Thank you.

-Thanks for all your help.

-THANK YOU FOR YOUR TIME

-This course is a great tool. I struggle with making payments on time.

-Very helpful and informative

-Thank you!

-Thank you for the valuable information and life lessons--worth their weight in gold! This process has been a life changing experience for me.

-Thanks!

-This course was not intimidating like I was expecting it to be. The truth is very easily understood and applicable in daily life.

-Awesome course!

-Thanks

-This online class was fast and easy but you also learned from it.



-I found this to be very interesting and I think it will help me a lot in the future.

-Great course!

-I really like to get my own training school for drivers needing a class B CDL

-thank you, this is very helpful

-GREAT COURSE!

-Thank you. Although this was done for an uncomfortable reason it was a good experience.

-great course

-This was a great class!! I have learned allot, and I am sure there is much more to learn.

-Course was very informative, will use resourses available to start over. Thank you

-This program is very helpful. It teaches me how to manage the finance in the future.

-I hope and pray this is the only BK that I will file in my lifetime, God willing.....

-Very helpful, and really glad I took it... Yes it is worth it, and definitely will be reviewing again for my references... Thank you...

-This was an extremely interesting course -- i.e., gives one "hope" for rebuilding their lives after bankruptcy. I had already started a budget, but never outlined my future goals -- not taking into consideration how important this one factor really is. I will use the sample budget that was provided in the course to revise my present budget. Wonderful tips and suggestions, and I will strive to accomplish all. Thank you.

-this is a great course and very helpful

-I learned allot from taking this course. Very well explained and helpful in many ways pertaining to my situation. Thank you!

-I LEARNED ALOT ABOUT GOALS AND KEEPING A BUDGET, I AM DETERMINED TO SAVE MONEY AND SPEND LESS MONEY.... IF YOU CANNOT PAY CASH DONT BUY

-For something that was required as part of my bankruptcy, it was good information. Just wanted you to know it fits with everything else I've been reading (especially thesimpledollar.com). Thanks.

-very interesting course. I enjoyed and learned allot. Also learned never to sign for anyone to buy something

-thank you; course very easy to understand online should be advertise more

-very insightful

-I appreciated the class as it was easy to read and navigate and understand.

-this was a good course

-This a great course

-Thank you very much! This course was a great way to start anew. Thanks!!

-I would like to have a class to send my teenage son to so he never gets in our situation. Thanks! Good class. I learned a lot.

-very helpful

-I found this course extremely informative and well taught. I especially liked having the audio opportunity. It seemed to help to hear the information instead of just reading it myself. I will refer to all information given on a periodic basis.

-THIS HAS BEEN VERY HELPFUL

-good information

-Thank you.

-This course has been very informative. I will refer back to this site in the future for assistance in financial matters. Thank you!

-This program was very helpful; it has helped me realize some of the mistake that I have made with money. I will return to this site often to stay in check. Thank You.

-A very helpful course, I became more informed about various credit issues and how to deal with them.

-I found the course to be very informative and I did learn some important information to help me get back on my feet and repair my credit. My counselor was most helpful and kind to work with which was very much appreciated.

-Thank You. The course was very good.

-I am dyslexic so got bit confused. Thank you and how long until certificate will arrive.

-Great course, really learned allot-wish I had taken it years ago! Thank you

-Thank you.

-Thank you!

-thanks for all needed help

-Thank you.

-Thanks. It was helpful.

-thank you

-I wish I had taken this workshop 5 years ago. I would have been so much more educated about making some financial decisions rather than now regretting some I have made. Thank You for providing this information.

-Informative course material.

-Very informative....course was easy to follow. Previously set up a budget excel spreadsheet prior to taking this course (in last two months).

-Excellent course - I really enjoyed it - and it truly opened my eyes up to a lot of things. I only wish I would have learned some of these things (or at least been exposed to them) earlier in life - in school or other aspects of life. Amazing they didn't offer courses like this when I was in school. At least none that I recall. Thank you!

-great course

-It was helpful to have the audio; it would have been nice to be able to read along with the audio. In addition, being able to have couples do this together, instead of each separately (since all the budget items effect us both as one household) would be very, very nice.

-Thank you.

-good class learned allot of good information

-Nice course. Good tips.

-This was very helpful to me. I think that everyone should take this course. I would suggest it in High School.

-Thank You for all the tips that I learn in Counseling Class.

-Beneficial Course! Thanks!

-Was a really nice and easy way to take the course. The ability to stop and start back up again, made it so easy to manage the time. Think this would be an excellent course for High School grads to take before graduating.

-It helped a lot, I thought I knew a few things here and there but I got a different view of some of the mistakes that I was making in the past. Thanks

-wish I had this course years ago thanks

-great class

- This was a good course and easy to do on line.
- Thank you, I found this very helpful for my day to day life and learning how to budget much better.
- I appreciate this lesson and I'm glad I was made to take it. It should be required for a lot of people!
- Excellent Program.
- Thanks for giving me an opportunity to take this course online and learn some important information that will be useful subsequent my bankruptcy discharge.
- good job.
- This is something everyone should know.....especially our children. Who would have guessed \$3,000 a year for 5 years (\$15,000) when I was young and single could have made my retirement comfortable. Thanks
- Thank you - I wish I knew about this 15 years AGO!!!! Whew.
- Thank you. This course was very helpful.
- I felt this was an excellent learning tool! Thank you very much for your services.
- This course was very beneficial to me and will help me in the future
- It was a very helpful and detailed course that I found effective for re-establishing your finances.
- I learned allot from this website, some things I wasn't aware of.
- I wish this was mandatory in high school
- course was easy to follow and very informative even if you already knew some of the answers and had forgot over the years.
- Thanks for the help.
- Thank you!
- Thank you for this valuable information. I have learned allot about money management through this course.
- This was a very good system to use and the audio that went with it was great.
- Great course. Very informative without causing "information overload"! I like that I can come back and review the information later on if I choose to.
- Very good course.

-Thank You for Such a Pleasant Lesson.

-Thank you for this. There are so many things I really did not know. I would like information on rebuilding my credit if possible.

-this was easy to follow, and helpful in its content. Thank you for this course.

-I enjoyed the on-line experience; however, I chose to use the audio option and was disappointed to find out that I could not follow along with the written text at the same time. I think it would be helpful to allow the user to view the written text while the audio version is running concurrently. Overall, the program is EXCELLENT.

-This is probably the most intelligent and literate class I have taken on this subject. Good job!

-thanks

-the course was very helpful. Taught me some things I didn't know, about money, and how to keep from getting there again. I'm currently have been fauld by my car insurance since march if I had checked my account like I should had I wouldn't have this problem, know how much and where your money is and budget first instead of guessing how much you have spent . Thanks.

-was doing great until reduction in force & I lost my job

-It was a good course, as a refresher and with new ideas and information.

-Thank you.

-Thank ya'll very much it helped me allot. I will use it in my life

-Great course. Wished it went into more about rebuilding credit after a bankruptcy

-Taking this course online offered tremendous convenience!

-Very nice course!

-Great Course!

-thank you, this was quite interesting.

-I would like to thank you for helping me through this course. I will try to get my life back in order.

-This course has been very helpful; I look forward in re-establishing my credit.  
Thank You

- Great class I learned many things. Thank you!

-The program was easy to use and was very helpful

-Great Course

-This course was excellent! Much easier and comfortable more than I expected. Thank you!

-I think the company was very helpful and patient with me. I felt like they had the person who was taking the course in utmost respect, I was very impressed.

-thanks I will use this

-I very much would like to rebuild my credit after this bankruptcy & my divorce.

-I learned a lot with this course

-It was very helpful to me.

-VERY INFORMATIVE PROGRAM. I WISH I KNEW ABOUT IT BEFORE I GOT SO MUCH IN DEBT.

-I really enjoyed the course, it was well organized.

-I really felt that this was really useful. I am glad I had to do this it taught me a lot about managing money and budgets. Thanks a lot.

-Great class

-I found this program very helpful, helping me know how I got into a financial bind and excellent explanation of how to avoid some mistakes. I can't wait to put tools in place. Wish I would have had something like this years ago, maybe I would have avoided my situation. I'm going to have my 17yr. old son review this program with me in hopes he too will put the tools in place while young.

-I found this course very interesting and helpful thank you. I will definitely benefit from it...

-Thank You

-Thank you for having it online

-Since I am retired, my income goes up very little from Social Security, and my pensions stay the say. I learned a great deal from this course, and I know I will never make the same mistakes again. Thank you and God bless you all

-I think you should include more information about what happens after you file bankruptcy.

-Thank you this course opened my eyes to allot of things that I have been doing wrong! I have a new attitude about credit and money!

-I thought that the questions were fair online and they were relevant to the readings.

-would be nice to let couples do course together on line.

-A subject that is completely left out in this course is what to do when you have lost your job and cannot find another. Not having any income makes it pretty hard to budget.

-Thank you---I took thirteen pages of hand written notes in order to best remember the information I studied. I hope to put the information to use in rebuilding my financial life again.

-GOOD COURSE

-Very cool online class!

-THANK YOU IT WAS FUN!

-Course was interesting.

-This was easy to follow and well explained.

-I think that this online course was and will be very helpful for my wife and I and our kids to teach them how to have budgets and goals.

-This course was very informative and helpful, thank you!

-thank you for these course it did help me a lot I plan on using it

-This course is great and too good. Not only for those who had filed Chapter 7 like us but for everybody who wants to succeed in life and have what they want in life without struggling in managing their finances.

-Thank you

-excellent teaching technique

-The course was a good tool to refresh my financial information, but it would be helpful if there was some pertinent information for independent contractors and the self employed. Most of these types of courses focus on employees.

-For review purposes it would be nice if the correct answer (along with the multiple choice letter) was posted with the question. Thanks!

-thank you for all the information provided it was very helpful.

-I thought this was very good. I think everyone should take this test. If I had only done this kind of test earlier.

-All in all very pleased with course. Absolutely info I will use in my daily life from here on out. Very good information and can see it changing my ways. Thank you!!!!!!

-Online course was very easy to do and understand. May want to change allotted time because to read, understand, and pass the course will definitely take more than 2 hours. Thanks!

-thank you

-I learned allot about budgeting and trying to get my finances in check thanks allot

-I am so grateful for the opportunity to take this class. Everyone, maybe as early as in high school, should take this course. It was very educational. Thank you.

-rebuilding my credit is of the utmost interest in my life at this time

-Thank you, this was extremely helpful and the examples were extremely useful.

-This course was very helpful, I am glad I had the chance to take. This should be mandatory at the age of 21

-Great study thank you

-Thank You very much for helping me understand all the mistakes I made with my credit. I definitely will not make the same mistakes again. Again Thank You and God Bless

-The course was outstanding. The knowledge that I gained was unbelievable. If I knew then what I know now my finances would be in order, and I would live a less stressful life. Thank you so much.

-Thank You!

-The course was nice I liked what it teaches Thanks

-Great course very organized.

-A bit long, but real interesting and helpful. Program should be more "Library" compatible

-I Hope to start a new life now for me and my kids.

-I actually learned some new things while taking this course. Mostly how long to keep certain files. One thing that I would reword is the part on using overtime to qualify for a loan. I believe it says if overtime isn't always available not to use it. Well, I think it should really say NEVER to count on overtime and it shouldn't be included in applying for a loan. In my situation, overtime was ALWAYS abundant at my place of employment. I mean ALWAYS, any time of day. I worked in a factory that was open 24/7 and if you woke up at 3 am and couldn't get back to sleep, you could just go on in to work and get that few extra hours of overtime. UNTIL, the recession, then overtime went away ASAP and then so did even normal 40 hour work weeks. I worked as much overtime as I needed to in order to make sure my bills were all paid and ON TIME. I worked literally 60-80 hours of OVERTIME every two weeks in addition to my normal 80 for the two weeks. That was JUST to pay my bills. That was not extra money by any means. I am single and I was left with debt from an ex and I did what I had to do. When applying for my Second mortgage a year after I purchased my house, they INCLUDED overtime in my papers in order to get the loan. I never thought it would go away, as it had been there for the 4 years I had worked there and for 30+ years before according to all employees that had been



there since the beginning. So, I am just saying, that overtime should NEVER be a consideration when it comes to getting a loan. There are no guarantees. Now, I am laid off along with the rest of America and find myself in this situation I never thought I'd be in. I guess that's all I really wanted to say.

-Great Course! I learned allot and also enjoyed studying the information. Some of the incorrect answers were because I did not read the question/statement correctly.

-This was a great course... I will be referring back to it... Thank you

-I feel that the requirement to take and complete this course before the discharge of debts is good. I wished this had been a requirement 10 years ago.

-I thought this was an enlightening course

-I found this course stressful, but didn't know all that was entailed. Therefore I did find it quite educational and did learn several new facts. I just hope that I wasn't too late in taking the course.

-This course was very educational and helpful!

-thank you very much

-I am happy that I took this course. It made sense and I learned allot about credit cards and how they charge interest and what it means if it says that you don't pay interest for a year on furniture. I will revisit the course for such items as the budget sheet and the list of creditor's sheet. Thank you and God bless you.

-I enjoyed this course...thank you to who ever developed it. I will apply what I have learned.

**-THIS COURSE WAS HELPFUL I KNOW NOW THE MISTAKES I MADE AND WITH CREATING A BUDGET I WILL STAY ON TRACT THANK YOU**

-appreciate the oppportunity to take this program online

-I wish I had taken this years ago.

-I wish I had taken Money in Motion program years ago. But so glad I did at 60 you are never too old to learn. Thank You

-I am not real good on line but this program was easy to follow.

-Very informative and beneficial course. Thank you

-Great course.

-Very clear and informative

-Thank you

-We should have done this years ago.

**-just want to thank you for this program**

**-I have no other comments except it took a long time but was helpful.**

**-This was wonderful. Very informative. Thank you.**

**-I learned a lot from this**

**-Thank you Very much for opportunity to educate myself with credit concerns**

**-Thank you for all of the information. It was very easy to understand and very helpful.**

**-This was informative. Questions were easy. Very easy to understand. Tutorial was great because I was able to listen and read at the same time.**