

## MIM Student Comments 9-15-09 to 10-14-09

-I thought the audio versions were a good option to include. When I finished reading it before 120 minutes, then I listened to some of them and I heard a very important point: When you use CREDIT ... it becomes a DEBT... That could be the title of this course!!! Very important for people to understand that!!! Now I will never forget!!!

-Even thou I took this test for bankruptcy, I learned so much I did not know. It helped me in so many ways. The things in this class I did not even think about, even though this had nothing to do with the reason I had to file bankruptcy. I lost all the income I had. I had nothing to fall back on. When I get things straighten out I feel I can do much better by using this method. It was very interesting. It showed me so many ways I could help myself. I am not saying bankruptcy helped me to understand how to handle things better, I am saying I really liked this class and I have learned so much. I made a copy of each chapter so I could go back and follow the steps when I do get straighten out. Thanks so much.

-I couldn't stop. Once I started the course I got so involved that I just had to read it all at one setting. I learned several important things that I can use that will help make my last few years more tolerable. I realized that I made my own problems in that I never made a budget and thought that I could keep everything in my head. Now there is information in my head that will actually help. Thank you very much.

-I liked the on-line training program. None of the lessons were earth shattering. They were a simple re-iteration of how you CAN have a fulfilling life and financial freedom by treating your household like a business. I started my budget approximately 4 months ago, and it is making a difference. I liked that this class affirmed for me that I was going about doing my present budget in a good way, and it also showed me that a budget is a living breathing document, that can always be improved and modified to keep one and their family on track. I make less money now as a result of a layoff, and unfortunately I lost everything I have.....however, I am getting control of my finances, and for the first time in a long time, I can sleep at night. I control my finances now, instead of letting them control me. This was a constructive 2+ hour education experience, and I want to learn/know more. Sincerely.

-This is a course that all students and adults should take before they have to take bankruptcy. Many things that I learned tonight were not common knowledge to me and I'm an educator.

-I started this class a week ago. I decided to try saving ten percent of what I make for this past week. I basically was trying to set aside money for rent and see if it was possible to live without that ten percent. So far I have saved fifty dollars towards rent, which doesn't seem like much to most, but for me it was exciting to see it was possible! THANKS!

-Thank you for the filing cabinet folder list. My file folders have been a mess for many years because I didn't know what to keep and for how long to keep them. This was a great class. I fully intend to share this knowledge with my kids. Thanks again!

-I can tell I learned allot from attempting to answer the 30 questions prior to the course, vs. then answering them afterwards which was easy. Thank You

-The course was excellent. It explained everything I needed to know in a way that was easy to understand. Most importantly, I learned a lot about budgeting and how to get

started and implement. The helpful hint about a goal card and carrying it with you is pure genius. Who would think that something so simple could be so effective? I am looking forward to implementing the goal card and all the other helpful hints I learned today. Many tanks.

-I expected a very dull, boring class. I was totally wrong. Over the years I have tried a half dozen book and software budgets and the longest I ever lasted was (maybe) 3 months. I had never thought to look at a budget as a way of getting things I wanted. Setting goals was rarely touched and I found a very refreshing way to look at debt and goals and a budget I can stick to Thank you very much.

-I wish I had much of this information before my life situation had reached this point (post bankruptcy filing). I'm a reasonably intelligent college grad, but nowhere in my life had anyone given me simple financial education. A good basic program, well-explained.

-The nature of this course online was very easy. I was not looking forward to doing it at all. Thanks to whoever made it so easy. The information that I received and learned will be very helpful in my new start. I can't say enough how easy it was, and that made me want to learn from it. The added ability to be able to refresh the material will be used over and over. Thanks again, I give this the highest score possible.

-It's a wise move indeed that this education is part of rebuilding credit after bankruptcy. I think often people really just don't have any idea, and being uninformed or misinformed can get you in big trouble. Lots of valuable information-Thanks!

-Surprising enough I found this course interesting and useful. I already knew allot about credit - been in credit and collections for 20+ years. My Bankruptcy was due to a divorce and large unknown debt existing. After a 25 year marriage your finances are so combined and individual that you don't always know what the other person has done - in their name and yours. We ended up with over \$100K in credit card debt and I thought we had about \$35K which included a no interest for life card which I put my van on for free interest loan. Only say this because good advice to women and men is to know what is going on in a relationship (even long-term). Looking at your credit report every 4 mo's or so (a different one each time) is good advice. Fraud or credit abuse is not always done by strangers - in fact it's almost always someone you know. I like the goal aspect of the material. I've always lived on a budget and find it easy, however had I set real defined financial goals at an earlier age I may not be where I am today.

-Very refreshing to see a course that deals with everyday problems. I can see why this is a requirement for bankruptcy clients. It is a stress reliever.

-This course was very well organized, easy to navigate, and had a great spread of relevant material that covered and reviewed all the bases of life's financial content and healthy financial management. It didn't omit any areas or cover too much - the range and amount of overview content was "just right." The tone was perfect, too, and encouraged me re: the prospects of my "fresh start," post-bankruptcy, and my "prognosis," i.e. chances of success, for that. It was realistic, serious, and fact-based, without getting into judgment, a harsh or scolding tone, ignorant presumption about the filer/student's personal situation and reason/need for financial restructuring, etc. I found the telephone help staff also to be very helpful, when I hit a technical glitch and had a couple of questions. They answered promptly, were available immediately, and were friendly, clear, and helpful. The worksheets look great, too. We did this separately and in the minimum time for now, to just cover the material basically and start looking ahead and get our certificate and our bankruptcy discharged, BUT... I plan to work on the worksheets some

more with my husband, review the material again together as we restructure, AND... we're going to have a session with our kids, reviewing the material with them - as we go over "lessons learned from mom & dad's bankruptcy" in a talk with them, also taking the opportunity to acquaint them in a more formal way with the menu of "the basics of healthy financial management," using this great material framework. Thank you, whoever were the developers of this -good job!

-I was not really enthused about this program before starting it. I thought it would be the same old boring advice. It was not at all like that. I really enjoyed it and found that I did learn a lot that will help me budget better. I have been budgeting for the past year and it has helped me tremendously but with the advice here I will be able to do even better. I will think about my goals and get that set up first thing. Thank you for providing this course.

-This information would have helped me a great deal a few years ago. I would have given anything if I could have taken a course like this even 2 years ago. The amount of stress that happens to a person when they get into financial trouble is horrible. Stress will kill you... constant phone calls from debt collectors at all hours of the day and night are relentless and can cause you to think about terrible alternatives... such as ending your life because you cannot take the threats anymore. I had a credit card company (that I had never missed a payment to in years) start calling my neighbors and humiliating me every day for weeks. Medical reasons that I could not prevent placed me in a bad financial situation. I hope I never... ever... experience what I have had to endure... the past two years in my life again. I will never use a credit card again! I will do whatever it takes to get on my feet. I printed out the information from this class and I plan to share it with a couple of other people that are having some rough times. I thought the class would be boring but it actually was very interesting and I know I benefited from it. I am going to try the budget suggestions and the goal setting. I have nothing to lose.

-I liked the fact that you explained that it isn't about how much money you have but how you use it that matters. The short, mid, & long term goals will now be used in my home. I didn't feel like I was being lectured on my financial failure but shown a better path to a sounder financial future. Thanks

-I did very much like this course and will be talking to Consumer Credit counseling to further my education. I thought it was going to be a joke but was wrong in a big way. Thank you.

-Thanks for including some sense of hope in the course content!

-I thought this course was very well thought-out in creation. It hit the points in which I have been struggling and made me see things in a different perspective.

-this course may have served BETTER before bankruptcy.

-I really liked this course. It gave me a solid foundation on knowing how to get a budget started and how to follow through. Very easy to understand and to follow..Thanks a bunch.

-Really feel this course will be personally beneficial. Took longer than the 2 hours; however have problems with cataracts therefore read more slowly. Will go directly to the rebuilding credit just added and plan to use what learned in class to rebuild my credit and make retirement more fun for me in the future. Thanks.

-I would like to thank you so much. I think I knew most of the info here but never applied it to my everyday living. Very clear to me now what I have done wrong, and would have been fairly simple to apply when I had the chance. Thanks again.

-Excellent course, the examples used were very clear and correctly emphasized the important parts and on several occasions pointed out some of the pitfalls of poor choices. In particular, I am motivated to balance my checking accounts monthly and to keep tighter rein on my spending to reach my goals. Oh yes, I have financial goals to write.

-Taking this test really opened my eyes to a lot of things I didn't know about insurance and loans, and it's made me stop and think. I am going to make a list of money coming in and all debts going out. Also using folders. Every time I need something I always have to hunt, by making folders I know where everything's are. Thank you

-I felt this was a worthwhile course and should be offered to everyone whether they are going through a bankruptcy or not.

-The course is of invaluable help, especially if I can go back and review it whenever I want. Some of the topics here, we never thought about before. Thanks.

-The program was more comprehensive and sophisticated than I had expected. I will use the information and budgeting tools to help with my financial decision-making in the future. Thank you for the encouraging tone to your program!

-First of all this is a course that should be taught in high school. I really enjoyed and learned a lot about credit that I had no idea about. The only thing that worried me was the 120 minutes I had to do this course. I am not a fast reader and I had to look up the meaning of some of the words. All in all an excellent course that I really enjoyed. Thank you

-this was awesome. I wish I had read all of this before filing bankruptcy. I still would have filed, but would have known what to expect. -thanks

-The online course took me about four hours from start to finish; you might want to state it might take between two and four hours. Thank you.

-This course was very informative and interesting. I learned much with this course.

**-VERY INTERESTING AND HELPFUL**

-I found this course to be extremely helpful. I will implement all the teachings and advice I received taking this course!

-Thank you, it was interesting AND helpful

-I really enjoyed the tips while taking this course. This should be a course for seniors to take in high school. I'm 55 years old and there was a lot of information that was valuable and I wish I would have known about when I was younger.

**-EXCELLENT ON-LINE COURSE. Thank You.**

-Thank you for helping me with important information and also for helping me complete this embarrassing, but necessary, process of Bankruptcy.

-Great course. I learned a few things and was reminded of some I forgot

-I feel like that I did get something from this and I will go back to the website for future references. Thank you.

-The course was helpful and I learned a lot that will help me to set up a budget and manage my finances better in the future.

-being able to sit back and listen made me take in more than if I had to read. Great course I learned a lot from this.

-I learned a lot and am glad I can login and review. I wish the course was in bigger print. If my computer could have changed this, I don't know how to change. But what helped me a lot were the audio and writing notes.

-EXCELLENT! This course should be taken by every high school student before they get out into the real world.

-Thank you for this opportunity.

-It was a good thing to do. I did learn some new info.

-Great Course

-This course has a lot of good points that a person really doesn't think about until it is put right in front of you, there are a lot of ways to save money and this class has shown me that.

-The program was very good

-Thank you, I learned a lot from this course and it was eye opening to see how much we REALLY pay for things when we use credit irresponsibly!

-learned something from this

-program was very good

-Thank you for this service. It was very helpful.

-thank you for your help

-thanks

-Managing a budget is tough when you are out of a job for 13 months

-I really dreaded doing this, I'm so glad I took the time to understand it, my scores reflect that I did, I am now armed with a lot of useful information.

-the class was very informative. There are a lot of different rules and regulations out there in the world. This class has given me more insight into them and how to start and maintain a budget.

-The program was well written & very informative. It will help me in the future.

-I have to say I have learned a great deal from this course and have a much better outlook for my future.

-The course was easy to use and helpful.

-This course was a very good tool for me to use and understand what I was careless about. It would be a good tool for everyone to use. Thank you very much.

-I have learned how to make a goal and how important having a budget is

-This course was very helpful for me. I will try to maintain good credit from here on out and try to use some of the ideas that were provided to me during this course.

-The class was very helpful to me, and will use it in the future to help me re build my credit and maintain my finances and reach goals! Thank you.

-Information was very useful and helpful.

-Thank you for the information, I believed that I learned ALOT THAT WILL HELP ME IN THE FUTURE stab

-Good course.

-very impressive!

-It was great! Thank you.

-The course exceeded my expectations! Thank You!!

-Learned a lot and it also opened my eyes on a lot of things. Every penny counts. Very Clear and to the point. Very Happy I had to take this course. Wish I would have had this course earlier

-it was very helpful

-This was very helpful and I wish I had the information sooner than later, but I can use it now and will start budgeting from this point on. I also like the fact that I can go back onto the site and use it as information center. Thanks

-Thanks, God Bless you.

-please send my certificate to: thecooks@arkd.net...thank you, this will be helpful in my days to come

-I really enjoyed this it was very interesting Thank you

-Very Helpful program.

-good program

-Even as a MBA I learned something from this course.

-none

-this is a great course thank you

-This course was very helpful. I liked the print out of all the different laws on credit.

-It was very nice to sit at home and do this class cause you got to do it at your own time and for how long you need to thank you it was well done

-Thank you very much, I enjoyed the survey and I hope I have nothing but continued success for my future.

-This was a very informative class.

-please email my certificate to the following add: thecooks@arkd.net: thank you....these tools will be very useful in my future

-I think 120 minutes on line is way too long. I ended up spending most of my day taking this course and I could have had it done in about an hour.

-this evaluation was submitted with my wife's demographics because she was helping me set it up.

-GREAT COURSE!

-I now understand more about credit and will try to improve my credit

-Good job. Thanks!

-thanks everything!

-Great information

-I think "site seeing" from chapter 1 should be "sight seeing" Also "two-cycle" was not explained in chapter 4

-This course was very helpful, although it was very long

-THANK YOU VERY MUCH SHERRI ARNOLD

-Great course

-Thank you!

-I loved it and I loved that my husband had to do it too maybe he learned something.

**-Thought the course was informative.**

**-very informative information. And very helpful staff when calling. Thank you!**

**-Very good course. Learned a lot worth the money.**

**-Good material**

**-I felt the course was outstanding. The ideas on how to set up savings accounts was worth the sign-up fee by itself. Thanks Jim G.**

**-It stresses in chapter 1 that goals should be flexible, but when I marked that in both the chapter quiz and the final test it says that is a wrong answer. Why?**

**-I believe this course has helped me. I went into this just get it done and do what I have to get thru it but during this course I have picked up quite a few things that are going to help me to be a better manager of our finances. I have never had or made a budget but I am making one now and I plan on using it. I also have changed my way of filing and keeping records. I am using your idea and it is a lot better. Thank you for the help. Beverly Scherrer**

**-This has been very helpful on my new journey in life after bankruptcy.**

**-good**

**-I was expecting a boring class that had no relevance. I was very surprised how helpful this course was.**

**-took too long**

**-Thank you, this helps a great deal, to know about all this**

**-I would have preferred to take this course in person. The internet is still unreliable in rural areas such as where I live.**

**-thank you.**

**-Every High School Senior should have to take this course in order to graduate! Great course.**

**-None**

**-This was a good program and I will be using this in the future for reference.**

**-Great course! I will use a budget now... promise!**

**-Great course! Wish I would have taken it in high school.**

**-THANK YOU**

**-Good program, thanks, roberta colburn**



-when the system takes you to another screen it should have a back button.

-thank you.

-Thank you we were very pleased with the presentation.

-I thoroughly enjoyed this class. I've learned many helpful suggestions, especially with budgeting and making goals. Thank you

-None. Thank you.

-I would enjoy sitting in an in class session just to get a better feel for budgeting.

-This was a fantastic course. There were some very basic skills for budgeting and filing that taught me a lot and I am going to implement immediately.

-Thank you this has been a real eye-opener again I say thanks

-Although this course was interesting I do feel there should be clearer guide lines for those required to take the course. In our case we were required to file a chapter 7 due to a court case and not at all related to our finances. Our credit was excellent.

-This course was very helpful. Thank Mary Brown

-This course was very helpful. Thank you Harold Brown

-thank you

-I learned allot with this course that I will consider in my everyday life thanks

-The course was very informative and helpful

-Thank you for all the information. It was very much needed.

-I liked the class. It will be very helpful to me.

-This course was very helpful, there was some information that I did know and some that I didn't know or wasn't sure about. Overall this class was a great class and I would definitely recommend for people to take regardless if they are filing bankruptcy or not. Thank you,

-This course was very informative and I will defiantly re-read constantly.

-Thank you. This course should be required in all high schools.

-I already knew most of the items that were covered in this course. I already use a budget and have for years. I'm very happy that it is offered on-line. Thanks

-Thank You. I am 61 and never thought I would need to learn how to Budget. Never thought I would not be able to work as much and not be able to pay my bills.

-Some is tricky but if you read carefully I think I may understand.

-Thank you.

-This was an excellent course. Thanks.

-Great class! Information was well presented.

-The online course was great. I learned a lot from it. One thing that might help is if people don't like to read and rather do the course by audio as I did. It would keep their interest more if there were some slide show and graphics along with it showing the examples that the speaker is reading about.

-really enjoyed the course

**-LEARNED ALOT AND WILL TAKE THIS INFORMATION TO REBUILD AND ESTABLISH MY CREDIT AGAIN.**

-This was a good experience; much of it is common since, which I seem to have lost a few years ago, thank you for the reminders.

-is a very nice course. Includes much info. Thanks.

-Why isn't this taught in high school? I could have used it before I got in trouble. My parents were not educated about this and couldn't have taught me even if they wanted to.

-Excellent course. Very helpful having the play audio in the course.

-I would also like information on having a credit card so close to bankruptcy and which are the best ones to just have one for reservations.

-I found this information very helpful

-very helpful

-thank you

-Thank you. I am certainly taking this info and rearranging my money habits. I hope also to NEVER have to file a bankruptcy again.

-this will be very helpful in the future

-Thanks for the consolidated course!

-Thank You - I have learned and will apply to my budget and life.

-Thanks!

-This was a very good program for anyone to take. It had a lot of information that could be used in everyone's situation if they would just use it. Thanks for being here for me and showing me how to better myself now and in times to come. Thank You.

-Good course, learned some things, remembered some things I had forgotten about, too!

-The course was well tough. I used the audio version and it's very interactive because you can rewind.

-None at this time and the program was well constructed.

-I really enjoyed taking this course, it was truly eye opening and very helpful. Thanks.

-Audio with the program was good. Good information and very helpful. Liked the excel spreadsheets that we could download.

-I must admit I was putting off the course for fear it would be difficult or embarrassing, and ended up finding it educational, useful and not condescending and I thank you for that.

-This course is great. Everybody should take it regardless of financial difficulties. It will ring the bell of awareness and will help to watch out for possible economical unbalances.

-At first I thought this would be a waste of time, but now I am anxious to see what the added chapter is. I think this was very helpful.

-Thank you for offering an online option. It was very convenient; I could complete this course on my schedule.

-I really enjoyed the class, it had some great tips. Thank you!!

-very useful course

-The Online format was very clear and easy to follow.

-This course was an eye-opener for me. Thank you for making it available.

-this class was a very good experience.

-This was a good plan and I did like to have the refresher course.

-Thank you

-very helpful and I will refer back from time to time to refresh and get answers needed as they arise

-I enjoyed taking this class and it was really convenient to do so on-line.

-I liked doing this on line on my own time

-Very helpful, a little on the monotonous side, but helpful

-Very informative and helpful - Thank you

-This course is extremely helpful and I wish something like this was available 10 years ago when I first got out on my own and before I had to go through a bankruptcy to find out about it. Thank you.

-This is a good teaching program. I learned things I did not know. I will recommend this course to my family and co-workers.

-Wish I had access to some of this information when I was 20.

-this is a very informative course, and easy to understand.

-Thank you so much for all your help and understanding.

-Good information

-very good thank you for the help

-Very helpful bi-lingual staff.

-Very useful and plan to use what I learned in the future.

-I've learned a lot from this Course. It will assist me in making better judgments regarding my personal life and spending. I will keep a Budget and keep a reminder in my wallet at all times. This course has also given me ideas in organizing my files.

-none

-Learned more about using a budget and keeping my goals with me at all times.

-Very useful and helpful material that I can apply in my life.

-The last chapter claims that creditors will work with you, most won't. We tried, that's why we're here!! Some started legal action against us and refused to help!!

-I learned alot. Very interesting.

-Very informative. I read very quickly and ended up being able to fully complete the course and retain the information in 40 minutes.

-Great Course!

-Thank you very much for the very informative course. I have learned many tools to improve my financial lifestyle.

- I feel like I've learned some valuable information that will definitely aid me in readdressing my spending habits.

-The course was helpful with my current financial situation.

-This course has helped me so much. I can defiantly see what has caused my financial problems. Thank you very much.

**-What a great course!**

**-Over all this was a very informative course and plan to put a budget into effect.**

**-this course was an eye-awakening experience.....most of this I have already been through...just needed someone to point it out...this was a good course. Hopefully it will do me some good...thank you**

**-Excellent course**

**-Thank you very much.**

**-Thanks for the information in this course. It will help me in the future.**

**-Although this course was time consuming I feel that anything worthwhile to improve my life is well worth the time. Thank you for this opportunity.**

**-Thanks, This was helpful.**

**-Great course. All seniors in high school should take this course.**

**-course was very helpful.**

**-excellent course!**

**-I realized that I didn't know very much, and taught me new habits.**

**-It was a very helpful course.**

**-Awfully small type to read, and yes, I read it because I learn better by reading than by the audio.**

**-This course was very much an eye opener. I only wish I had acted on my suggestions I made on avoiding this financial mess, instead of listening to people who were in secure financial gain and not faced with the financial down fall I've had to go through. Thank you**

**-In general I thought this course brought up some things that made you think. That is a good thing as I think it will make me change some things I do now.**

**-All very good**

**-thank you for your help**

**-THE COURSE WAS VERY EDUCATIONAL AND HELPFUL**

**-The course was very helpful in getting my life and finances back on track. It was informative and educational. Thank you.**

**-I was very impressed with this course ... thank you for allowing me to take it.**

-I especially liked the audio part vs. reading the literature. For me it made a world of difference in comprehending the information in each lesson. Thank You!

-Easy to understand and very comprehensive

-Good program!

-It would have been helpful to have bills and paystubs ready in order to complete budget.

-at first I thought this was a waste of time, but by the end did learn some valuable information.

-Very well done- easy to learn-thank you

-Very good lessons.

-We already had been using a budget, but still received many good tips and attention was brought to some things we didn't realize. Thank you very much!

-Very educational!!! I truly enjoyed the course.

-I learned allot from this course. Thank You....

-Good experience. I thought the information on credit card and predatory lending was extremely helpful.

-Elderly individuals with a small income; how can one budget when there is little income?

-very helpful, thank you

-This was a great course and plan to use a lot of the information in my financial future.

-thank you

-Very comprehensive and informative. Ideal for young and still career active person. Though I am way past retirement age, there are still many things in the class that I can relate to and make useful.

-Informative and user friendly

-Thank you so much.

-This is a great course and I learned allot. Thank you!

-This has been a very difficult time for me. I truly appreciated this course. The most valuable tool will be my budget and my goals. Thank you.

-Thank You, I think this is a great course and very helpful

-This is a very informative course, I learned allot. Thank you

-Great course, I learned alot more than I thought I would.

-This is a nice private way for people to meet the requirements. Thanks

-it would be helpful if when you sign up for this online course you are informed you can login and out and do not have to do it all at once. I do not have a computer and the library only gives you one hour so I was scrambling to get it done all at once.

-thank you this was a good time with education

-very helpful I will practice what this course taught me

-It was a wonderful course, but in my case being 86 years old, I can only think of Robert Burns who said: "Better laid plans of mice and man oft gang astray." So go I. Divorce, Medical, Macular Degeneration, COPD, Hard of hearing. I am just grateful to be alive.....Thank you.

-I've learned so much thru your course had I taken sooner I would not be in situation I am in right now. Thank you for sharing your knowledge to help thru these trying times.

-good

-This was very helpful.

-thank you

-Thank You for the comfort in doing this in my own home and not embarrassing me in a classroom.

-Thank you for this course I found it very helpful. It also has given me hope that I can get back on track financially.

-Good course--no problems.

-I really learned something in this course, thanks so much. I feel certain that goal setting and a budget will keep me out of financial difficulties in the future. It was most rewarding for me. I knew about budgets and goals but like alot of people, I never used them. I guarantee you from today there will be goals and I will make up a budget. Thanks every so much.

-This was a very helpful course! I actually enjoyed reading about how to manage a few more things around my home a little better...some ideas on how I could get ahead & try to plan for my future with my family! Thank you!!

-This course was very helpful for me. It opened my eyes to a lot of things I did not know about managing my money and my credit.

-a great course.... Good information that I will use in my future.

-Thank God for instructor, she was a lifesaver for a first time computer user like me!

-I took this course on line and received 27/30 correct answers. As I looked back over the test, I saw the answer that I chose on 2 questions that was incorrect was not what I chose. I feel this is a great course and saw many of the mistakes that I made in my situation are listed. I can say I have a better awareness of how to not go this direction again. Thanks!

-It makes sense after all when you take this Course.

-I will pass it along to my friends of what I learned from this Course.

-Thank you for all the information, I found it very helpful.

-Thank you very much for this course!!

-This course was very helpful and convenient. I will utilize many of the helpful tools offer within this online course.

-Thanks for the everything

-The course was helpful for me as a senior, because I live on a fixed income and I need to budget now more than even in my life.

-thanks.

-Your program was very helpful and will be a useful tool in getting my wife and I back on track after the bankruptcy. Thank you very much.

-something I will be careful doing in my life

-This course was very helpful! Thank you.

-This course really open up my mind. I really learned a lot out of this course. Thank you very much!

-This was more helpful than I had anticipated. I was hesitant on the course but I was pleasantly surprised by how much information I really took from this program. It was a great learning experience.

**-VERY INFORMATIVE. THE PRINCIPLES AND METHODS TAUGHT ARE TRUE AND WORK. I AM ALREADY USING THEM**

-the course was very informative

-The course was very easy to understand. Excellent facts that will help me.

-Before taking your course on line, you can have a rep explain the details pertaining to the course.

-I just want to thank you for this course - wished I had information sooner! A budget will be used in my new life and I want to learn more in starting over.



-I sure got allot out of this course! I was very grateful for the online option as it let me learn at my pace. I know this information will help me in the near future as I have already put into practice some of the information and have benefitted from the results!!! Thank you

-The letter writing was a little bit too much most people know how to write a letter to someone. If they don't they should not be getting credit!!

-Course was instructive and will be very helpful in the future.

-Thanks!

-I was so happy with the information I learned today, I wish my 17-year-old daughter were able to take this course. Had I known all this information 20 years ago... I would be in so much better shape financially. Thanks!

-thanks for the class; felt like I was reading about myself.

-I enjoyed the course. Thank you so much.

-You guys should develop a course for kids so a financial foundation can be started early for them. I wish someone had taught me something about money as a child.

-This course was very helpful and informative. Thank you!

-I THOUGHT MOST OF THE COURSE WAS HELPFUL.

-it was a good experience

-I thought it was very thought provoking. Great job.

-This course is a very good tool to manage one's finance's and have a better future.

-This course was excellent. There was a lot I never realized about budgeting. I never thought about setting goals or putting savings at the top of my budget list. There is so much I am taking away from this course. Thank you!

-Great course - very thorough and helpful for me!

-The course helps me understand how to handle my finances.

-Thank you for an online course

-This was an excellent course and I am very surprised how many take-aways I got from this course. Thank You

-excellent!

-Thank you. This is very informative.

-very good, helpful

**-I found this course very interesting and helpful.**

**-thank you**

**-I found this course to be informative and useful.**

**-Thanks!**

**-THANK YOU FOR THIS PROGRAM. IT WAS VERY HELPFUL.**

**-Great course for people to manage their budget for a better life and financial.**

**-Relevant and timely.**

**-it was better than I thought it would be, not a drag.**

**-Thank you for providing this learning opportunity. The course has opened my eyes and I believe my financial future as well as my physical and emotional well-being are going to be ok.**

**-Very useful program, I learned a lot I didn't know and was surprised by some of the things I learned**

**-THANK YOU VERY MUCH.**

**-Very easy to learn, thank you!**

**-THANK YOU FOR THIS VALUABLE TOOL. I HAVE LEARNED MUCH AND WANT TO WORK HARD TO ESTABLISH MY GOALS THROUGH A GOOD BUDGET.**

**-The best things in my opinion are the tools you're able to import into Excel and utilize. Thanks for that!**

**-Thank you - I have trouble reading and was able to take and understand this test by printing off the sheets and having my wife help me read them. A lot is common knowledge but we need all the extra help. I know we will do well.**

**-This program really helps people with what they really did not know about things they need to do in the world today. Thank you very much.**

**-I really like the audio option.**

**-This course was very helpful in helping me understanding about credit and what to do to re-establish credit.**

**-I was actually very impressed by the subjects and guides provided to help me in the future.**

**-I only wish I had taken this course when I was a teen instead of turning 50! My daughter who is 15 called from school and I told her that if she saves \$3000 per year for 5 years when she is 65 she will have more than \$1,000,000 in the bank - she was WOW! I am going to put this on my GOAL card and in to my wallet - to be financially fit enough to put**

**\$3000 each of my two children's savings account from the time they are 18 to 23 - and then I am going to make it happen!**

**-This was a very good course and learned a lot of things I didn't know... Was very grateful that this course was available.**

**-I have recently filed for bankruptcy and am taking this course as a follow up. I definitely will be trying to apply some of the tools that I have learned from this course.**

**-This is a very useful tool. Thank you so much.**

**-it was great**

**-I enjoyed & learned some ideas from the course.**

**-This course is very helpful**

**-helpful and relevant even though my current situation was due to my husband's loss of employment**

**-I found this course very helpful and refreshing.**

**-Great learning tool! Very informative!**

**-I am going to apply what I learned in this course to my life. I would like to get a filing system in place to keep track of bills and other important papers.**

**-I have filed my own Chapter 7 bankruptcy without an attorney as I have no money to afford one. I have attended the 341 meeting with the Trustee. However, no one has told me what happens next or what, if anything still needs to be done. I may have read about this somewhere, as I started this back in January and did not file till 07-31-09, but don't recall. Can someone tell me what happens next or if anything still needs to be done?**

**-Very user friendly course. I actually enjoyed taking the course and learned a few things too!**

**-Good Course, Thank You!**

**-The course is very helpful.**

**-Very user friendly and informative.**

**-I learned a lot doing this course especially about the attitude of budgeting.**

**-I just want to thank you so very much. I learned so much.**

**-Thank you for your time.**

**-The program took awhile to read. Not sure if a lot stuck in my head but I will be using a budget and saving for things I have wanted all my life. This course was very interesting and helpful in a lot of ways. Thank you**

-I learned a lot doing the online program. Now I have to stick to it, and I will. Thank you.

-I thought the course was good.

-This course helped bring reality to my mismanagement of finances. The tools have been very good and I intend to use them. Thank you.

-The course is very good

-Course was very clear with good everyday life information.

-Thank you!

-This course has helped me understand how to create a budget.

-Course was very helpful, although I've read quite a bit about finances, some of these chapters contained information I have not been previously exposed to. Well done. I was not looking forward to taking this class but enjoyed it and will benefit by it as I rebuild my financial future. Thanks

-Learned a lot and easy for the average person

-I enjoyed the course and learned a great deal about budgeting.

-thank you

-Course is excellent! Thank you.

-At first, I thought this was going to be a boring class b/c it was mandatory; however, I loved it. The class is extremely helpful and I will use this information for the rest of my life.

-I thought the course was very helpful!

-I love the convenience of taking the course online and being able to log in and out as I need too. I am a wife and mother of four and my schedule is often changing without much notice.

-Thanks, I learned a lot.

-Super Course! Thank you so much.

-thanks!

-The online course was very helpful and I learned a lot. I will definitely utilize these topics in the future to refresh and get more information. Thanks

-This course was absolutely helpful to me. Thank you so much.

-I found this on-line 'money management' class very informative. Learned a lot of new ways of conducting my financial life. Thank you.

**-Thank you for assisting me in moving forward to a stronger financial future.**

**-This has been an excellent course for me to take. I have learned a great deal more than I thought I knew.**

**-Thank you**

**-This was quiet helpful I only wish I had learned these things years ago, I will pass this info on to my children.**

**-I enjoyed this class. I learned many things I did not know and understand some things I didn't understand before.**

**-Very helpful Thank You!**

**-Nice site. I recommend it!**

**-GREAT COURSE**

**-I learned some new and important information. Thank You!!**

**-I feel badly that I am in this situation, but will certainly take the information from this course to heart and learn from it. Thank you.**

**-Great course-learned allot!!**

**-This course is very helpful**

**-very good course**

**-Very helpful information**

**-This course is an excellent eye-opener, about using credit, and how to not abuse credit, once a buy has it. I would recommend it any, and all, that need this service**

**-Great Course!**

**-THANK YOU FOR YOUR HELP**

**-this is a really good learning experience, thank you.**

**-I'm happy to take this course I needed very much.**

**-Better course than expected!**

**-Very informative and helpful! Thanks so much for your help.**

**-THANK YOU FOR ALL THE HELP. IT'S BEEN VERY EDUCATIONA. YOUR FORMER STUDENT.**

**-I found this course extremely enlightening. I found that I really didn't know how to budget when I thought I did! I never set aside savings in the budget it was always whatever was left over. Very insightful and I believe it will get me out of this financial bind.**

**-I was not expecting to get much out of this, but I did. I learned some great tools that will hopefully help me in the future financially.**

**-This was a very helpful program. I learned so many new things that I didn't even know was involved in budgeting and getting back on my feet. Thank you so very much!**

**-Having sound and reading along with it made it much better to under stand**

**-Very helpful and well-organized**

**-thank you I did learn some things and will set more goals for me and my family**

**-it would have been better to have adobe programs to download than excel, don't have excel, computer is a windows 98 SE**

**-Would have liked to see more about bankruptcy, its effects, and how to recover from it. A bankruptcy specific version of the course would be nice.**

**-thank you this was a very helpful course**

**- I have learned so much from this course. Thank you so much. I can get my life back.**

**-THIS COURSE HAS GIVEN ME GREAT GUIDELINES TO FOLLOW TO GET ME BACK ON TRACK AND BE IN THE FINANCIAL POSITION I USED TO BE IN. I WOULD GREATLY RECOMMEND THIS COURSE TO ANYONE WHO IS HAVING TROUBLE WITH THEIR FINANCES. I APPRECIATE EVERYTHING THAT THIS COURSE AND THE PEOPLE I HAVE TALKED TO ON THE PHONE HAVE DONE FOR ME.**

**-Rebuilding credit after bankruptcy would be a good chapter to add**

**-Great and easy way to learn more about budget and planning for the future**

**-I learned a lot.**

**-Thank you for your time.**

**-EXCELLENT!!!!**

**-Thank you so much. This has been a humongous help and I am looking forward to reviewing many times in the future to stay on track! I can do this and now have the tools to do it right. Thanks again.**

**-I thought this would be a drag. Boy was I wrong. Every in the Chapters I learned from. Thank you for being patient with me and everything I learned. I would recommend CCCS to any one that needed this info.**

-I am so glad I had to take this course. I learned more than I thought I would. I especially learned about wants, needs, setting goals and living within a budget. I now carry my goal card in my wallet and one year from today I hope to achieve my small goal, and working on my mid and long range goals. Thank you for all your help. This was a great learning process.

-I appreciate the convenience of being able to take this course online. Thank you

-This course was very helpful. I plan on setting up a budget to help me and my family reach our goals. Thank you~

-I was familiar with the majority of information covered, but did learn a few new useful things. I would highly recommend this course for students in high school.

-The information was clear and I learned things I did not know

-Thanks for this information about personal finance. I found it very helpful and hope to utilize it for my life.

-It was a good course--very well done. The only thing that didn't fit was that the goals included things like wide-screen TVs and vacations. A person who is filing bankruptcy is usually at the survival level and would have goals like paying the rent, buying necessary medications, affording car repairs, etc. Thank you for the good lessons in this course.

-very good, opened my eyes.

-The course I just took was very informative and I learned a lot. I will be using the information I learned in my everyday life. I recommend this program to everyone and anyone who is in financial distress. My goal is to use what I learned to get back on my feet. Thank you very much.

-I am a retired senior of age 66, with very limited fixed income. I would like ideas as to how I can make the best of my situation after the bankruptcy such as: budget, get a part time job, agencies that might help with home repairs etc.

-Thank you very much, I learn a lot with this course. It is going to help me in my personal finances. Thank you again!!!

-Great Course

-Opened my eyes.

-Thank you for your class it was very helpful -Kim

-Thank You

-VERY HELPFUL. LOOKING FORWARD TO BUDGETING.

-Very Very Well Done. God Bless

-very helpful course

**-THANK YOU!**

**-Very happy with this course.**

**-Thank you very much for the time given to us and for the valuable information provided.**

**-Thank you for this lesson. My problems were failing health, a hip and knee replacement plus a lense in eye operation in left eye. I am also diabetic.**

**-Great course!**

**-I found this very helpful. Thank You.**

**-Thank you.**

**-Excellent course -- text is clearly written and the process is easy to follow. Thank you.**

**-It is unfortunate I had to take this class, but I did learn things I didn't previously know. It was great to be able to take the course on line. I had to call to get to the right link because the link provided in the letter didn't work for me. Info provided was good. Thanks**

**-Have learned a lot for this course. Thank you.**

**-Good course. Much better than I expected.**

**-Having been an independent contractor with an unpredictable income, I would like to have seen more on how to establish a budget based upon varying or undetermined income. I also have a feeling that I would have preferred to have this course earlier in the process of filing (it almost seemed designed for people who weren't already in the bankruptcy process), and maybe a little more like what I hope to find in "Reestablishing Credit." Otherwise, I thought it was very thorough, helpful, and well put together. Thanks.**

**-I just want to say thank this was really helpful ...thank you.**

**-THIS COURSE HELPED ME A LOT. I HOPE TO RESTRUCTURE MY FINANCIALS IN A MORE POSITIVE WAY... THANK YOU**

**-this course was very informative. Thank you for all the help. I will continue to stay out of debt beyond my means. PROMISE!!!**

**- I found the course easy to follow.**

**-Thank you for all of the information you presented. I'm sure it will be very helpful in the future.**

**-Please make sure I get the information on rebuilding credit and starting a small business. Thank you very much. This was very helpful.**

**-I think this course will be very useful. Thank you.**

**-This course was very helpful!!! I realize it was a requirement for me in completing my bankruptcy, but I actually learned a lot from it and plan to use many of the tips now to get**



back on track and start saving money! I was very pleased with how easy it was to understand and how helpful it was. Thanks!

-Everything was very helpful and enlightening.

-I've appreciated the things that I have learned with this course. I am losing my job shortly and have to start over now. But will be far wiser in my future choices. Thank You.

-My husband will do his part tomorrow. I'm off from having surgery last week. So this took a little longer than I thought. It's 12:00am now, hope this won't matter not being done the same day? Thanks for Having This Online. Made it easier for us. Thank You.

-I was very impressed with this course. A little scared before I started, but I got so much good information out of it... Thank you very much.

**-THIS COURSE WAS VERY HELPFUL. THANK YOU!!!**

-I learned quite a few things I didn't know. The most important thing I am taking away is to take my money I want to save away FIRST, before I pay my bills. We have decided to save our money and pay cash for everything, when possible (hopefully we will be able to save up for a car BEFORE we need a new one.).

-Thank you for helping me understand more of how the creditors use my history for credit. How to build my credit history and watch it throughout the year. I feel even though I have lost my job and now I'm on unemployed, I am more at ease to save and budget. When I get back to work, I can get going on a new path with my future & retirement. Thanks again.

-I learned a lot. They should teach this course in high school. Thanks.

-I liked that I could go back and re-read chapters. It was as if I had a book at home to look at. Thank you.

-This was very helpful!

-great course!!

-I thought this class was helpful.

-Agency has been very good company for me over the phone and on line very nice people, thank you to everybody there.

-After taking this course, I realize just how ignorant I was about money. I thought I was pretty well educated until I took this class. But I definitely feel very informed, and relieved now when it comes to dealing with my money.

-I couldn't believe how much applied to my own situation. Very thorough, Thank you.

-I enjoyed the helpful information concerning all of the laws and regulations that pertain to credit ratings and scores. I learned a lot that I had previously thought I knew. Thank you!

-I have learned so much I wish I would have known about this years ago!!

-very good!!

-I thought the course was very well put together so that it was easily understandable. It made great sense on how all the chapters were put together. It was a very valuable learning experience that I really appreciate. Thanks so much.

-The course was very interesting. I learned a lot especially about making goals for myself and my family.

-I found the flow of this course on-line very user friendly and informative.

-This program was very informative, and helped me realize where a lot of errors were made in my financial past. Going forward I feel confident that I will make much better financial decisions.

-The online course was extremely helpful.

-This course was very helpful, written in a manner that was easy to understand. Thanks

-Thank you for your help. I learned a lot that will help not only me but other members of my family.

-I would have liked this online course better if I had been able to listen to the audio and read along at the same time. I am both an auditory and visual learner so I find it beneficial to hear and see the information.

-very good a helpful for the future THANK YOU!

-I really learned a lot about understanding my credit and how it really works.

-I'm glad I decided to take this course I thought it was going to be a waste of money because the pre bankruptcy filing so called class was a rip-off.

-Thank you so much this has helped me.

-thank you. My sister also did the course with me...and learned a lot

-Good course. I know I will use what I learned starting today. Thanks

-Very helpful! I plan to explain some of this to my 18 year old son so he can begin on the right foot!

-Good on line course

-it was easy to follow! Thanks.

-This course was better than I thought it would be. I learned a lot. I have been keeping a budget since the bankruptcy and we have no credit cards. We've been doing fine without them except when on vacation and we wanted to rent a car. It is still not worth it to me to get a credit card at this point. Thank you for your help.

-Thank you so much for this course. I really feel that I have found steps that will help my family.

-The course was VERY helpful, and I learned things I didn't know, and will use in the coming years. Thanks for your help.

-Thanks, this course was really helpful!

-Thank You for all your help.

-Thank you for teaching this course online. It was very well explained. The spreadsheets were helpful also.

-VERY HELPFUL!

-I really learned from the online course. Even at the age I am, this has taught me a lot. I now carry an index card in my wallet with my goals on it. Now when I go to the store, I get what we need in the house only. Thank you so much for this course.

-I really appreciated this course. I think of myself as responsible but was really impressed with how useful the information was a tool to motivate me to be more aggressive in my attempts to grow a savings and live more frugal. Thank you.

-good advice

-I think that this course would be very beneficial for new couples just getting married and starting out in life. I'm 58 years old and I would like to know if there is a way that I can save enough money from this time on so that I may be able to retire before I die.

**-WHILE MY BANKRUPTCY WAS DUE TO MY DIVORCE, AND HIS MENTAL ILLNESS AND HOSPITAL STAYS COSTING ME, I DID NOT THINK THIS COURSE WOULD TEACH ME MUCH...I WILL HAVE TO SAY THAT I FOUND IT INTERESTING FOR A MAJORITY OF TIME AND WILL USE THIS INFORMATION WITH THE STUDENTS I TEACH AT A HIGH SCHOOL LEVEL.**

-Course was very informative and motivating. The information in the course has made me more confident that I can start immediately making better money decision.

-Thank you for the course

-extremely helpful!

-Thanks.

-very helpful

-I thought I knew a lot, but I learned a ton!

-Nice course. It was surprisingly informative

-this course was very helpful and will use everything I learned here to rebuild my life, my credit, and my self-esteem.

-This program was very informative. Thank you!

-I have learned so much with this course. Thanks so much

-thank you so much

-This course was very helpful and I am glad it was required.

-thank you for all the help have learned a lot and am willing to do better in my future, what a valuable lesson I learned at my age, not mentioning the cost that goes along with everything, to have a better goal in anything I do and watch my budget, to stay within the financial aspects, of all.

-The literature and test was, and is extremely educational. Thank you,

-Good course... really enjoyed it...

-This a good program and I will be using its concepts in my future

-The course is fine; I think it is well done and the tone is just right. Obviously these teachings should be learned in grade school, such that their practice is an absolute 'habit' by adulthood. Of course the television tends to erode and reclaim the consumer mind due to its sheer ubiquity - maybe the course should mention reading books instead of watching commercials, whose primary effect is to breed unreasonable expectations for the majority. You know how it goes from there...

-I thought the course offered was very informative and relevant to my everyday life.

-Definitely I think everyone needs to go through this whether or not they are in financial trouble. I found it very rewarding and how ignorant I was on the subject of basic financial skills.

-Great Course, Thank you!

-Thank You

-Good information provided.

- Seems that this is something that could be covered in the pre-bankruptcy or vice-versa. Very good course though.

-It was every good thanks

-very nice site to learn a lot of stuff!!

-This was a great course and will help me in the future

-I really did enjoy reading this material; it will be very helpful in the future

-This session has been very helpful and informational. Thank you.

-Very informative

**-I would like to see the score on the pretest when I finish with the program. The computer I am using did not have Excel, so could not use work sheets. Was able to print budget in Word by coping to Word sheet. Thanks for online program!!!!**

**-I actually enjoyed this course. It was very informative, and I'm sure I will be able to use it in the future to help me get my financial situation back on track. Thank you.**

**-after Bankruptcy this was the perfect tool to help myself.**

**-This program is great and I did learn a lot from it. I will be sure to take this with me to help me be a better person handling my finances. Thank you so much!**

**-HELLO! FOR 'TEACHER', I REALLY WANTED TO RESPOND AS IF I'D HAD A REAL LIFE PERSON! THE AUDIO AND PRINTED MESSAGES WERE FANTASTIC. THIS HAS BEEN AN EYE-OPENER IN SO MANY WAYS. THANK YOU ALL SO VERY MUCH. BEST REGARDS**

**-The online course was very informative and convenient. I would definitely recommend it.**

**-I really appreciate having the opportunity to complete this required course online! I am a Public School Teacher who has limited time and an abundance of paperwork.**

**-I thought this was a good course; you even got to go back and review with an open-book type selection. Very helpful.**

**-Even though I am in the process of filing Bankruptcy, this program has motivated me to a new, fresh start. I NEVER had a budget!**

**-It was a very useful program and I'm glad I took it even though I only took it because I had to.**

**-I thought the class was very good.**

**-I liked this course**

**-Thank you for your help.**

**-THIS COURSE WAS VERY INTERESTING AND ALSO VERY HELPFUL. I LEARNED SOME THINGS THAT I KNEW NOTHING ABOUT.**

**-I thoroughly enjoyed taking this course, it was very insightful. I learned a lot about paying your bills and making on time payments is very important to your financial stability. The chapters that you all have for us to read are very well put together and are easy to understand for just the average person. Filing bankruptcy was a very hard decision for me and you all and this program didn't make me feel any less of a person for doing so. Thank you for offering this course to people like me to take. It was very well put together. I learned a lot from it but you'll never see my name again involving this issue. I will take what I learned from this program and put it to good use. Thanks again.**

**-Thank you because was really an interesting course.**

**-This course has been very eye opening, I have learned a great deal about myself. Thanks**

-I learned a lot in this education that I will be very carefully how to manage myself when it comes to financial.

-THIS WAS VERY INFORMATIVE THANK YOU VERY MUCH.

-Money in Motion should be available to every young person starting out in life.

-I appreciated everything I learned here, even though this would not have been if my husband had not unexpectedly passed away. However, I did learn things that I can definitely use in my future

-Very helpful and interesting!

-I took this course online and I have learned a lot. I wish I HAD BEEN OFFERED THIS COURSE BEFORE I had to file for bankruptcy. Maybe it would have helped me. I opted to use the audio portion of the book the print was too small and I felt I retained more info that way. Thanks for all your help. Going forward you have really helped me. I WILL BUDGET and now I know how thanks to your program.

-This was a very helpful course. Examples used in this course were relevant to my bad financial position and it will sure help me start over with a better understanding of managing money this time.

-How to become recession proof before recession hits! Wish we had better prepared for the following: We were not living above our means until ALL our means disappeared. We had to try and maintain a budget when both spouses were dismissed from our jobs, there was no unemployment income, and a move last year, inclusive of a loss on a house sale due to the bad economy, has caused an unforeseen bankruptcy. In your coursework you mention the following, to work with creditors: I tried to work with creditors a month prior to my not being able to pay anymore, and they refused to work with me saying I was not yet behind. The mortgage company refused to accept interest only payments and even asked me for friends and relatives names who could pay the debt. (Wish I had known they were violating the Fair Debt Collection Practices Act!) Great information in this course!

-this was a good course thank you

-LOTS OF HELPFULL TOPICS & POINTS TO NOT TO MAKE ANY MISTAKES IN FUTURE

-This was an enjoyable experience and I did learn a great deal that I can use in my everyday life. I have been a widow for just 2 years and have to learn all of this to manage my finances.

-thanks

-The course was very helpful and I will use the information that was provided throughout the course.

-Thank you for this valuable course. It was full of very useful budgeting information.

-thank you.

-course was very informative.

-I m so excited. I have learned lot of things which I did not knew. now I m ready for a new life. Thank you all.

-great course. Easy to follow!

-Thank You.

-THANK YOU! I learned a great deal and plan on putting it into play immediately.

-This was very informative. Thank you for your help.

-This program was extremely helpful. I will also share the information with my 21 year old daughter so that she can learn and not make the same mistakes I made. Thank you!

-I found this course to be helpful to me now and in the future.

-This was more helpful than I had expected. Some of the tips will be helpful in the future.

-Great Course, I'm sure what I have learned in this course will be helpful to me with my finances

-THIS WAS VERY INFORMATIVE AND HELPFUL. THE LESSONS WERE EASILY UNDERSTANDABLE.

-Very Good tool for life. Most of this course, I already knew, but I wasn't practicing. I know it's not too late, and I'm going to start tonight with the bugget. Thanks.

-This counseling was very rewarding and I think everyone should learn this in their early years!

-Surprisingly impressed, I expected this to be a required number of education hours that where useless. I enjoyed and appreciated the information. I look forward to putting this information work.

-Excellent program, the examples are what many of us are living right at this moment.

-thank you for the things I have learned here and advise I can use in the future.

-I was able to get some guidance after reviewing this chapter. I now know how to proceed with the information I have gained. Thank you

-I really learned a lot from this course it taught me more about things I thought I knew it was a great learning tool I will apply what I have learned here to my life with money and with all I have learned about insurances

-Thanks everyone who helped me in getting this course completed. The kindness of staff when I would call and at times be in a panic. Thank You

-I was relieved and found the course much less stressful with the audio help. I believe that I learned more after the audio portion was presented. I was less tired. Thank you very much.

**-Great Course**

**-This course was very helpful and I will use it in my money management and budgeting. Thanks to all of you for your information.**

**-Great class!! Thanks**

**-I did the class online and I think it is very helpful to me, easy understanding and so many materials can use in my future. I thank you for this opportunity for let me learn and get through this program. Thanks again and have a great day.**

**-I appreciate the information that I learned, and the information was very useful in my situation. Thank you for helping me get my financial situation on track. Thank you for your assistance and information that was provided.**

**-This was very informative. Used the audio button, however, I don't believe I could have finished it in the allotted time (120 min). I was running out of time and had to switch to just reading it. I found the audio more helpful.**

**-Course was very helpful - I opted to use the audio (which was very well done) but would have liked being able to follow along rather than being directed to a QuickTime link.**

**-I enjoyed taking the course as it was very educational.**

**-I was prepared to be unimpressed with this course. I was wrong. It is well written, very practical, and will be an invaluable tool for us to move forward after filing bankruptcy. We are committed to making decisions and changes, and this course has provided a wealth of information that will help us do so. Thank you.**

**-I found the information very helpful and educational. Learned many things I did not know about.**

**-This is very difficult as I had no debt, a lot of cash, a small business, owned my car and all my things. I re- married someone with a lot of debt, a different mindset raising kids and no mind for money. Years later, here I am divorced and stuck, I've been paying on the debt I got left with-but he hasn't. I have no choice. I will be responsible in the future. And, I take responsibility for my choices- don't run through red flags.**

**-Thanks!!!!**

**-I AM HAPPY THAT I TOOK THIS COURSE.**

**-I found the entire course very easy to finish and very helpful.**

**-Very well put together program. I found it to be informative, easy to navigate, helpful, and stress free.**

**-It was interesting, helpful, and great!**

**-Very good Financial Education**



-This program was very informative; this should be a required course of study at the High School level. Had I known what I know now, because of this course, I may not have made so many mistakes.

-I learned something new, Thank you.

-IF I HAD TAKEN THIS COURSE BEFORE I WOULD NOT BE IN THE MESS I'M IN NOW. I WILL SEE THAT MY FAMILY MEMBERS ARE AWARE OF EVERY THING I HAVE LEARNED. AND WHEN FUNDS ARE AVIALABLE THEY WILL TAKE IT AS WELL. THANK YOU AND GOD BLESS. WISH ME LUCK. OUR HOME IS LARGE ENOUGH FOR US ALL TO COME TOGETHER AND SAVE OUR HOME.

-Course was very good and very helpful....thank you!!!

-Thanks for your help.

-I had a lot of debt and thought I had it "under control". I was paying all my bills on time, but I wasn't prepared for the "unexpected" - (Huge medical bills & high monthly prescriptions). I definitely will start living on a budget and be better prepared in the future.

-Thank you for all you help - this was a very informative 2+ hours, I am much more informed. I intend to take advantage of the follow-up reestablishing credit, etc. at a later date, I am bushed at present.

-I know now, sorry to say, what I did wrong prior...never will happen again. Thanks to you all...love ya

-This is a fantastic class and would be helpful not only for people like me facing financial difficulties, you should think about teaching this in high schools and colleges so these young people can start off on the right foot.

-I will follow my husband's lead.

-THE COURSE HAS A LOT OF GOOD INFORMATION

-I already knew about most of the topics, so I thought it was too easy. I suppose it would be helpful to others. My problem with finances is that we keep incurring major losses, car problems, health problems, house problems that drained our accounts, and we can't get back on our feet. I think another chapter on how to survive mentally would be helpful!

-was very informative! I'm glad I had the opportunity to take the course!

-very informative course

-Thought it was a great tool an learning experience

-I thought it was helpful to have questions at the end of each chapter. It seemed to help set it in my mind better.

-Very informative, this is my first online class and it is a good experience. Thank you.

-I think that this was very informative and will be very helpful in the future.

-this was very helpful and I did learn some things I never knew.

-The tone of this course is primarily for someone who has overspent, not for someone who has been responsible, done due diligence, done all the "right things" and taken all the responsible precautions. When someone has covered themselves, obtained all the precautionary insurance coverage, and has an incident, this does no good when their insurance refuses to pay them and drags it out until the consumer loses their shirt. I have learned insurance and responsibility are not enough--you have to be prepared also for being cheated. You need to be prepared for acting as though you are on your own, like you have no insurance, until you finish suing them and the money eventually comes through.

-I really liked this course because it gave me helpful tips on managing my money. It was easy to understand and made me think about where I spend money. It will be an excellent resource for me in the future! Thanks!

-The on-line program was convenient; the person we contacted for the on-line program was courteous and fast at getting the information to us.

-thank you!

-How about how to spot Predatory 'Spouses'... I married a Sociopath who left me \$300,000 in debt!!! I wish I could have spotted it sooner.

-Course was very helpful.

-I was very impressed with what I had learned with this course. I believe now that in the future I will be able to budget my money allowing me to reach my goals and better take care of my family financially. Thank you very much.

-Thank You

-good course we should have this in High School as seniors or in collage as a federally mandated class

-We have learned more on money and how to budget better in the future thank you

-THANK YOU.

-Thank you

-this class made me think about my future and what I need to do to make it a good one it really helped me figure out what I need to do to have a good life thanks.

-thank you

-this course was really helpful. It brought things about my lifestyle to my attention that I never considered before. It will help me to regain my footing. Thanks.

-I felt the course was very useful. I intend to use the information I learned to help me rebuild my credit.

-Very user-friendly. I like that. Didn't feel pressured.

-the test was very helpful

-Everyone should have to know this stuff. Highly relevant to life!

-This was a very good course. It was easy to follow especially with the voice activation in reading the contents to me. I learn a lot and will put this information to good use in my future.

-This course answered some of the questions that I was not even aware of. It was most interesting and I learned a lot from this. Thank you.

-Online course was excellent!!!!

-I am on disability. I think this will help me keep a budget.

-This course was actually interesting; I learned quite a bit more than I had anticipated. Thank you.

-my credit problem was due to my work hours being cut from 40 to 32 per week account of slower work at our plant. Thank you for having such an informative online education service

-The online voice-over tutorial was very helpful over just reading. The speaker's voice was very clear and easy to understand and he spoke at a good pace.

-This course was easy to understand and it's very helpful that you are able to go back and review the course information.

-thank you... was relative, quick, and easy...

-I learned a lot from this course.

-I found this course to be extremely helpful. I feel confident that I will maintain a budget.

-Excellent program and we will be working with our children and grandchildren to help them avoid some of the problems that we have had with our finances. We wish more of this was taught in schools even to young children.

-THANK UP!!!

-I FOUND IT INTERESTING AND HOPEFULLY HELPFUL TO ME

-I called your facility and someone talked with me. To say she was helpful is a large understatement. Her calming effect on me is far more valuable than other types of help. She got me through it! Love her!

**-I Love, Love, love this workshop. It has changed the way I look at my goals from now on....Thank You!**

**-thank you very much. I have learned something new.**

**-Very helpful and I feel it has set me on the right path. I will take the information learned and use it.**

**-Thanks!**

**-This course was very informative. This is the kind of information that should be taught to everyone in High School. Thank you for providing this course. I will put the lessons taught in it to good use.**

**-I was a little disappointed that your organizations charge people money, who are already financially in trouble and are not able to file until they take these overpriced courses. Not a helpful system.**

**-EXCELLANT COURSE!**

**-A very informative and easy to understand format.**

**-THE AUDIO SYSTEM WAS VERY HELPFUL IN TAKING THIS COURSE**

**-A very good course that was well done and thought out. I am glad I had the opportunity to take it.**

**-I felt the course was highly relevant to my situation and will help me avoid getting into debt again.**

**-very relevant. I wish I would have had access to this before I retired and was very in debt**

**-Thanks I learned a lot**

**-On-line course was very user friendly.**

**-Could use some easier instructions on how to get on line. Other than that it was fairly easy. Thank you.**

**-thank you for this course, I learned more than I thought I would**

**-This was very helpful**

**-The course was very helpful and informative.**

**-Yes, this was very informative. I wrote down a lot and I printed out a lot of the things so that I will remember in the future. Thank you so much for this course.**

**-thank you**

-I thought this was a really good course. I printed off all the chapters and I will be able to use the material as reference material for the future. I will be creating a budget and learn to do without and track my money and my spending better.

-I am retired and maybe too late for this course now.

-I found this course to very helpful and I learned some new information. Thank you

-Course was a little long, but informative.

-This was very helpful. I have already started keeping track of my daily expenses to see where I need to adjust my spending.

-I thought the course as great...thank you

-I wish I had had this information when I became a widow and retired. I had very little knowledge of monetary problems as my husband had handled everything. Even though I had worked through the entire marriage and had four children, I should have been more insistent about being part of the finances. This course, if it isn't already in high school, should be made part of every child's program. My eyes have really been opened today, and I don't feel as nervous about my future. Thank you very much.

-Course covered all areas. Thanks

- I thought the information on the test was helpful to me. Thank you.

-this course has thought me things that will help me in the future to come

-I really learned from this course, I thought perhaps, more visual items would help, but all in all it was excellent. Thank you.

-thanks for all the help....

-I really enjoyed this program

-The test was a learning experience for me. I plan on using all the information I read. Thank you.

-Excellent course

-This course was very helpful to me. I thoroughly read each chapter and pulled a lot of information out of each of them adding to what I have already learned throughout the years. I wasn't sure if this course would be outdated or contain any useful information, but this was a very well put together program. Thank you for helping me through the final stage of my bankruptcy.

-Places for the retired folks to go that would help find them a job so we can have the money to pay our bills with

-Having an Audio part instead of reading was a huge plus to understanding this online. Thank you for that! I learned a lot.

-I was told that the online course would take about 2 hours.....it took quite a bit longer and was losing me by the end. But the information itself was good and helpful.

-Surprisingly helpful, especially in terms of building a budget according to your goals. I never thought of a budget in that way before.

-Thank You!!

-This course has opened both mine and my wife's eyes to a lot of things we had not previously even thought of when it came to both our loans and our finances. Thank you.

-Thank you so much for this course. It really did help.

-Thanks for the advice.

-I enjoyed this course; It has open my eyes; for a much better future. Thank you so much.

-The course was very informative and I will use what I learned. Thank you!!

-This was an excellent tool for future planning. Thank you so much for all the information.

-this was very helpful I will take it and let it help me in my day to day

-This course has been very eye-opening and I believe it will be extremely helpful. Thank you.

-Thanks.

-Regarding credit and IDENTITY THEFT THAT HAPPENED TO MY FAMILY MEMBER: Someone in a different state used her social security number to work. She already took care of it with the IRS and is not responsible for it. But how do you stop the social security number from being continually used by that same person. Please contact if you can help! Thank you!

-This course was very informative and helpful!

-I found this to be awarding. Thank you

-Thank You

-this course was very helpful to me

-Very informing program

-I felt this course was very helpful! Thanks

-Thank you very much,

-this was a great course I learned a lot that I needed to rebuild my life. thank so much.

-Thank you for helping me through my course.

- It takes way too much time, but has a lot of information. Thank you.
- this was very educating
- Thank You
- I think this course was helpful
- very interesting
- I wish I had known some of this sooner!
- I really appreciate being able to do this online. I work two jobs and this was very convenient for me. Thank you so much.
- I learned a lot of things and ways to budget that I did not know.
- Overall good info
- Thank you.
- Thank you for the help!!!!
- this course was very helpful thank you very much
- Thank you for all the helpful information. I was surprised how much I didn't know or understand. IE Savings 1st: Insurance: Credit reports etc.
- Thank You Good information on budget and goals
- this course was very helpful in many ways to help me in the future
- thanks
- This was a great program Thank you
- When I started this course, I never dreamed it would really help me. I am very impressed with it. I plan to follow through with the information I have learned today. Thank You
- Got a lot of good information that will be helpful to me and help me to get back on the right track. Thank you
- It was very convenient to take this course on line. Thank you for having that as a choice. It was also very informative.
- I feel this was very informative for me. A little long but good
- EVERY PERSON WITH A CREDIT CARD SHOULD TAKE THIS COURSE
- the website was easy to navigate. I will use what I have learned.

-I was pleasantly surprised that I learned a good amount. This process was helpful as we try to rebuild our credit.

-Excellent learning experience people can learn on life situations and budget your money for now and future need's

-I am an older lady and while I knew some of the topics covered in this course, there were many things I did not know. Thank you

-I was very surprised at the lack of knowledge I had before this course. I am grateful for this opportunity. I really wish they would make this a mandatory class in high-school. So many students get into problems with large student loans. I wish I had this available then. I know it would have made a difference. Thank-you.

-Very informative!

-this course was very helpful

**-EXCELLENT! EXCELLENT AND MOST VALUABLE. NEEDED AS HIGH SCHOOL AND COLLEGE COURSE.**

-This was an excellent course. I can't wait to start my budget and get back on track.

-Overall, I think we have done pretty good for being over 80 years old and having good credit until now. The downturn in real estate messed up my planned program to pay off our three loans.

-I found this program very helpful and it will help me in the future.

-Thank You, the course was very enjoyable.

-I thought it was well prepared. I felt like I did get some helpful tips through the course and I liked the fact I could do it on line because I have health issuers which causes me to get up and move around and take meds every once in a while and to be able to do it on my time and ad I felt comfortable doing. I have trouble sitting in one place for more than a half hour. So this was a super alternative for me. Thank you.

-Thank you - I have found this course to be very educational! Will also go back & refer to for future useful information

-Thanks

-thank you.

-this online class was awesome. It explained everything in detail and the program was easy to go through. I loved it and would recommend it to anyone.

-Thank you. I have learned something new.

-It would be beneficial to have additional tools for individuals that are filing for bankruptcy and how to get back on track and to a better credit score so you can buy a house again or get a decent rate on a car loan.



**-Very informative course. Thank You!**

**-I thought this class was above and beyond my expectations. I learned some things that I really never thought of that will help me in my progress with managing my money and budgeting my debt.**