

## **Money in Motion**

### **Student Comments April 15, 2007 to May 14, 2007**

-This Money in Motion Course is really amazing. I feel strongly that every human being should take this course before marriage, buying their first home, or even starting their career. The course is extremely well written and very easy to understand. Oh, that I was taught these lessons many years ago. Thank you so very much!!!

-Too soon we grow old....too late we grow smart!

-I wish I had taken a course like this 40 years ago. However, I can still, at this point in my life, begin again and put the principles contained in this course into practice now. This is a great course.

-This course has been a life changing experience. It is unfortunate that many women (such as myself) are not (or were not) equipped with tools so essential (and "basic" should I say?) prior to a divorce. This WILL BE a NEW BEGINNING in my life... Thank God for you and for the USA! The Best Is Yet To Come!

-eye opener, very helpful

-Despues de haber tomado este curso he aprendido de que manera utilizar el dinero trazandome una meta y tener mucho cuidado de como manejo mi credito. Les estoy infinitamente agradecido por la forma en que nos explicaron el curso y lo facil que nos hicieron el aprendizaje. Muchas gracias

-This was an outstanding program. It has very valuable information for me to use to help create a budget and manage my money. It will be helpful for the entire family.

-The on-line course is fantastic. It's very informative, and it makes the course easier for people like me that work long hours, etc. Thank you!

-This has been one of the greatest learning experiences of my life. I will take all the information and make good use of it. I thank you all for putting together such a class.

-This course was very informative, and it will make me budget and take a look at my finances more clearly. I think everyone should take this course, not just those who filed bankruptcy or those who are having financial difficulty, this is a very good course and I thank you all for this opportunity. It took me more

than 120 minutes, because I was soaking in this information very carefully and I know this course will help me budget my finances more carefully and eventually be out of debt. Thanks again

-When I first started out with this course, I found it to be boring, but once I got into it, it was very, very, interesting and so true to the problems in my life. I loved it and it was very helpful, and I would recommend it to any and everybody. It was so helpful to me and had so much truth in it that was the same as problems in my life. I must say I truly enjoyed it and again it was helpful to me and I'm so glad and thankful that I took it. Even though I didn't print any of the pages I have a copy of the book, because I was suppose to do it by telephone but the scheduling time didn't work for me by phone, anyway I will keep this book forever because it has so much information in it that will be very helpful to me in straightening out my financial problems I feel, I love it. I am so thankful that I got this opportunity, and I never ever forget it, I feel like it's a new beginning in my life. I can't thank you enough for this, I'm going to tell everybody I know who is going through similar situation, they need to get this course, because it can work, and most of all I feel so much better all ready. THANK YOU, THANK YOU, THANK YOU!!!!!!

-The Online layout was outstanding. The text was easily comprehended and you guys did a great job of not "over intellectualizing" the information. Bravo Zulu V/R //s//

-I must say, my out look at my financial future is good now. I'm sure some people would consider this course basic. For myself basic is the solution I've tried different budget tactics but I got so frustrated at the complexities they were trying to get across. This course has showed me the I can budget, set goals and manage my money. Thank you

-I was skeptical upon taking the course feeling that my life was ruined financially but found Money in Motion highly informative. In my opinion Money in Motion should be a required process for everyone, especially the young as they enter the work force. Getting a solid foundation on financial matters could possible prevent thousand of people, like me from making critical mistakes not only with our money but our credit as well. Thank you Money in Motion. I feel there is hope now. I can breath again.

-Outstanding course. I will be looking into more courseware online.

-I wish I had this a long time ago. My step daughter who is entering college this year is getting a copy of this to help her start out on the right foot. Thank You

-Since I retired I've started a budget, Money In Motion is awesome and very helpful. Thanks a lot.

-This course has helped me understand why I got in such a financial mess

-This course was probably the best thing that happened to me because of my bankruptcy!!! I knew I needed to learn more about how to handle money and get ahead in life, I just didn't know what I didn't know. Now I can refer back to these notes when I address each of these areas. Thank you for providing this knowledge, I will gladly pass it on to my children as they grow up!

- I found this information to be invaluable and wish that as simple as it is, it would have been available in some way prior to being in the position I am in. Although I have the info now, I will use it to my best advantage and be smarter about my future finances.

-Gracias por ayudarnos tanto a comprender lo importante del control de nuestras finanzas personales, ahora podre llevar un mejor control de ellas, mil gracias.

-This was very informational and useful.

-I FOUND THIS HELPFUL

-enjoyed this, learn a lot

-I learned a lot from this program and I believe it will help in the future from finding myself in this situation again.

-I wasn't looking forward to reading all the chapters, but it was very informational and the audio helped out.

-I learned a lot from the program, it was very helpful.

-Easy to understand. I learned a few things that I was not aware of.

-excellent program.

-This course really helped me to stop and think about a lot of things regarding my situation. Thank you.

-I really learned a lot and going into this I expected it to teach me nothing and be dull. I have found it very useful and even though I am on a very limited fixed income I now believe I can have a budget and goals and save. thanks

-I actually did learn a lot and will put it to use. Thank you!

-Thanks

-Thank you for your help. This has been a very difficult year for me as I NEVER wanted to file bankruptcy. Your office staff was always helpful and very courteous. Thank you.

-I really enjoyed taking this course. I would recommend it to anyone

-Very helpful, will use the information provided to help get my finances, saving in motion. Thank You

-I have already started a budget with the goals and objectives using a piece of paper that I carry with me to remind me of where I would like to be and also set up an unexpected/emergency fund for those things that always seem to pop up and not get discourage by them.

-This was a really good program

-I think this information is helpful and I will try my best to use it.

-I really did learn something. in fact more then I expected

-Excellent information, well-presented. I copied several sections for use going forward.

-I learn a lot of things about this program and new things. I have learn a lot of ways to save money and control my credit in the future

-nice to be able to do it on my own time

-Thank You, I think this course was good and very helpful.

-this helped me learn how to keep better track of how our money can be spent

-THANK YOU

-Thank You, Good Program

-the course was very helpful!

-Learned a lot from this course as my husband does most money management.

-Very informative, many good subjects that would have and will come in handy in the future.

-Found the class very helpful, I got a lot of info that I did not know. Thank you very much. This is something they need to

teach high school kids before they graduate and go out into the world

-Thank You

-thank you for making this so easy to understand. the budget and filing system ideas will definitely help

-A very Helpful course. I hope to apply all the concepts learned from this course, and use it to change my life, now, and in the future (such as saving, and planning for my retirement). Thank you for a great, and eye-opening program.

-I found out all the mistakes I been making all these years about my financial situation. Now I will use what I've learned in this class. It will be a big help for me from now on. Thank you very much.

-It was actually amazing to me how much I learned in this course! The information I learned from this course is going to change my life! I cannot begin to express my appreciation.

-Great course

-The most helpful information to me is creating a budget that will work toward my goals. Setting goals is not something I have ever really done in my financial life. I know I am on the road to financial success.

-I hope to continue this with Crown Financial; formulating and maintaining a flexible budget based on my goals. That my budget should be based on my goals was eye-opening. It seems it is easy to put that last. I love the idea of a plan, and as time continues, I see longevity of choices and finances and investments in a different light. This was clear and helpful.

-Information in this course was very helpful. Some things I have never even thought of before. I will definitely refer back to the course material to help me with my financial situations in the future.

-I learned a great deal from the book- one thing a person never counts on is illness, but now I realize partially of what I did wrong. Thanks for the help.

-I wish I had known of this teaching course before having to file the bankruptcy.

-I will work hard to put my saving on the top of my budget and I will pass this special book to my family.

**-Enjoyed telephone course!**

**-I thought teacher was great**

**-I was pleasantly surprised by the comprehensiveness of this course and learned much from it. Thank you.**

**-This course was very helpful to me and I plan to use the material received in the future. Thank You!**

**-I found this course to be helpful as well as informative. Thank-you.**

**-Never thought of putting a "goal" in my budget, let alone at the top of the list.....**

**-It has been a absolute nightmare since I injured my back, financially for me and my family, it's all we can do but try to rebuild our lives once again from the ground up. I believe this program will help us in that goal. Sincerely, Thank You**

**-I learned a lot of valuable information about my financial life that will hopefully keep me and my family out of insurmountable debt in the future. Thank you**

**-Very enlightening! I thought I knew all of this before I took the course. I was very wrong.**

**-I've learned a lot and with the help of this course hope to learn more thank you**

**- Very educational!**

**-the material was very useful and it was full of things that I had not considered but that my wife and I are now going to apply to our life in order to get back on track.**

**-I found the information very helpful and in the future I will make a budget and follow the information you have given me. Thanks very much!**

**-Thank You I learned a lot.**

**-My husband hurt his back on the job nine years ago and we have been on a slow downward spiral since with our budget. But I can now see some of the errors we made, we tried in the last to pay our bills with our credit and just dug ourselves deeper into dept and finally to this only recourse!**

-I'm glad that I got to take this class it gave me the chance to learn how to save and budget my money at the end of each month.

-Thanks for your help.

-This course has helped me a great deal. It has given me a great number of tools to use in my personal financial situation. Thank you

-Excellent-very informative!

-Thanks

-This is a good course; I wish I would have known some of these things before now.

-i NEVER WANT TO BE HERE again!!!

-I found the forms helpful and will use in my home. Information was clear and concise. Thank You

-THIS COURSE TAUGHT ME SOME THINGS THAT WILL BE VERY HELPFUL IN THE FUTURE OF GETTING MY CREDIT BACK ON TRACK. ALSO, STAYING ON A budget that within my income. thank you

-This online course actually gave me more insight than I thought it would, I appreciate the fact this course was available online.

-This was very helpful to my future goals

-A friendly reminder of how important a budget is was important to me. Even though I might have known it was important I think it will help me a lot in the future. Thanks

-Would of liked to see more information on life after bankruptcy.

-I WOULD LIKE TO THANK ALL OF THE PERSONEL INVOLVED IN CREATING THIS COURSE. I THINK IT IS VERY HELPFUL TO PEOPLE IN THE TYPE OF SITUATION WE ARE IN. AND IT SHOULD BE READ BY PEOPLE EVEN IF NOT IN NEED. YOU NEVER KNOW WHAT THE FUTURE HOLDS IN THIS TIME IN LIFE. ONCE AGAIN THANK YOU AND GOD BLESS.

-THE CLASS WAS VERY HELPFUL TO ME.

-I ENJOYED THE CLASS.

-Instructor made attendants to class very comfortable.

**-Great Instructor!**

**-TEACHER WAS EXCELLENT**

**-Thank you for a very helpful learning experience with this class. I wish I had taken this before. I will recommend this to others. Excellent Instructor.**

**-I will learn from this experience and do better in my life.**

**-The Chapters that I went over are very helpful in my daily life and will apply them in the future and hopefully get my life in order. Thanks very much for this program, very useful and well worth it.**

**-ENJOYED AND LEARNED A LOT IN CLASS ABOUT BETTERING MY SITUATION.**

**-I did learn some things, good for me.**

**-I LEARNED A LOT ABOUT BUDGETING MY FINANCES;**

**-It was encouraging to see that I have been doing some things right to set our finances straight. It was also helpful to see where we had made mistakes and what we can do to fix them.**

**-This was kind of fun. Learned a lot**

**-I lost my home and saving because I trusted someone in my life but this class has taught me that I can start over being wiser on how to obtain my goals sooner. Thank you.**

**-Very helpful. Polite & answered all of my questions.**

**-Excellent. Thank you!**

**-very helpful I wish I had known about this class before I got into a position of having to file bankruptcy.**

**-I learned a lot I didn't know.**

**-I learned more than I had expected. It was enlightening and beneficial to my current financial difficulties. Thank You.**

**-This course was very informative. I wish I had known about it before. I really think I would not have put myself in the situation I am in now. This is something I will share with my family and friends..**

**-will try using the budget to get to my goals.**

-This was a very good experience.

-thank you

-I learned a lot!!!

-Thank you so much for working with me. It is greatly appreciated.

-Very Interesting but could have been shorter in length.

-Thank you for your time, it really was very informative.

-I wish I had been able to take this course before my debts overwhelmed me, and I was forced to file bankruptcy. There are many things I can use from this course in the future to get my life back on track. thank you

-This program is helpful and self-explanatory. Gives detail and shows how to go about saving and setting the goals for the future.

-I learned a lot of things that I never knew about credit cards and contracts. the tools in this course I printed out and will be quite helpful for my future.

-The people spoke with went out of their way to be helpful to me. I thank you.

-taking the course online was very convenient, and informative.

-Now know that a budget is the best way to help myself with paying bills on time and save the late fees that I will not have to pay to set my goals come to life.

-It will help my business

-Very informative information, I really learned about subjects I wish I would have known earlier in life

-I did not think that I would get that much from this class. In all regards I really did take a lot from this and I am sure this is going to help me out in the long run. Thank You

-Outstanding course. Efficient delivery method.

-Great class. Very informative and useful. With definitely improve my quality of life.

-The course was extremely helpful it explains several important and good to know scenarios had I known some of this before hand I could have avoided this all together thank you

-the course was very helpful and I will use the resources that I learned about, in the future

-I have learned a lot reading and analyzing every chapter. This will help me in the future the next chapter of my life: THANK VERY MUCH

-Great Course! Instructor was so helpful! Thank you!

-Very Helpful.

-It is easy to understand. It's helpful. It is convenient.

-I enjoyed the class 100%

-I was glad to see that the general diagrams of the budget was already something I made on my own, which made me feel good that I was trying in the right direction. much of the info was very informative and some of it i will be happy to use in the near future.

-This was very helpful to me as my husband has always handled all of the finances and I was just an observer. Now I feel that I will be a better partner in all of our financial decisions in the future.

-very satisfied

-Thank You!

-Very helpful information.

-I learned some things i will pass on to my children, friends, and family.

-Thanks, this was a lot of help and I downloaded some of the excel files

-At first, I was upset about having to take this course, but now I'm glad I did. It's going to help us both obtain goals we didn't think were possible.

-I think that the course was very informative and that it will help me a lot.

-this is a very good program.

**-Thank You!**

**-very helpful!**

**-This program was very helpful and I now feel I can manage my money and apply this to my everyday life!**

**-I have learn a lot from this program that I will use starting today, for now on it will be about me and getting financially, physically, and spiritually together in 2007. Thanks!**

**-Very helpful and included information everyone can relate to in their everyday spending.**

**-VERY GOOD CLASS.**

**-Thanks for the help and information.**

**-This program was a lot more help then I thought, thank you**

**-I think taking this course will help me get my credit and financial situation back where it should be.**

**-thanks**

**-Great resources that we were not using before.**

**-Too soon we grow old....too late we grow smart!**

**-I have downloaded every bit of material made available to me.  
Thanks**

**-I learned a lot from this program that I did not know prior.**

**-I think this course should be given to all high school students to prevent them from having problems with not understanding finances .**

**-Helpful.**

**-This program was very educational!**

**-Very helpful**

**-I learned a lot from this program it was very helpful, And I will use It to my advantage. I won't use credit anymore than I have to. Thank you Money In motion...**

**-I hope this information learned will be used to be a life changing experience. There was so much I did not know.**

-I have learned I need to create a budget and stick to it.

-The time limit shouldn't be as long. Some people read faster than others and have an easier time understanding information.

-Well worth the time and expense.

-Most of the information is very helpful.

-This was a great course and should be offered at other instances. It has given me guidelines and I am ready to explore them all.

**-GREAT EASY TO USE COURSE!**

**-This class should be offered in every high school!**

**-Very informative!**

**-Great Learning experience**

**-I learned a lot more here than anywhere else I've been. Terry was great.**

**-I will be setting goals..**

**-Thank you for your caring and understanding**

**-to keep notebook of where I spend cash because some of my payment is in cash and I haven't been keeping track but now I will**

**-a good start for a financial recovery, thank you**

**-I will never borrow money again**

**-The class had very helpful information and will help me in the future.**

**-Very informative and helpful!**

**-Course was easy to understand and I am going to use it daily in my own personal life so that I do not find myself in this position again and to achieve my own goals.**

**-FOUND VERY INFORMATIVE AND NEW INFORMATION THAT I DID NOT KNOW ABOUT**

**-being able to stop was great because I have children and they needed tending to a few times.**

**-Excellent program -- very positive and encouraging -- I will definitely put this information to use in managing my financial future.**

**-VERY INTERESTING AND HELPFUL. IF I HAD KNOWN THIS SOONER I WOULD NOT AVE TO FILE FOR BANKRUPTCY. THANKS FOR THE HELP!**

**-this course should be taught in every high school, for every freshman. I wish that I had it back when.**

**-I felt this course would have been of more help BEFORE a person was at the point of bankruptcy. It was all very useful information that probably would help a person before they got to this point. I will still use the information I have learned. Actually, it would be a terrific class for high school students before they go out into the world and are warned of these things and the artful lessons of budgeting.**

**-Thank you so much for being here for us. I felt like such a failure. I now know how I can fix my problems from happening again. Thank you for being right there for all my questions and taking the time to make sure I understood everything completely.**

**-very helpful and useful**

**-I feel very strongly that this course should be required of all high school seniors before they are able to apply for any credit cards. It would have helped me tremendously.**

**-Thank you!**

**-I learned a lot from this course.**

**-Excellent information. Should be used in a budgeting / finance class in high school.**

**-The training materials were very easily understood & had a great deal to do with my situation....therefore it will help me to better manage my financial situation.**

**-I found this course to be very informative and helpful. I am glad that I am required to take it.**

**-very, very helpful to not get in this situation again....thanks**

**-My wife and I will be using these chapters as a guidelines so that we can get our credit back on top after our bankruptcy.**

**-Very helpful. I am glad that I had to take this course!!!**

-I thought there were a lot of good topics, I learned about credit cards how they use (4) different ways to charge you. Also learned about Mortgage insurance & your rights as a homeowner. I will apply a lot of different topics to my life, to rebuild my credit & become a better budgeter & goal seeker.

-This was very educational and very helpful.

-I will use the great information for budgeting.

-you could offer this in high school so kids could learn to manage finances before they start life

-Although I have had a budget for some time, and understand the need for one, I have failed to understand that Goals, Savings, and Flexibility are as important ( more so as course demonstrates ) as budgeting and planning for the day-to-day ( monthly ) expenses. I definitely have revisions to my budget that are needed and changes to my application philosophy. Thanks for the insights.

-The audio really helped me understand the whole course better since I can't read that well

-What a very helpful class for any person. Thank you

-Information will be useful in the future

-I was kind of worried before the course....but during the course I felt comfortable and confident...I learned so much . thanks

-it was very informative.

-the information in this course was quite helpful in many ways. learned a great deal on my personal finances.

-Very helpful. easy to read and learn from.

-I have learned a lot from this program and I believe that they should teach this to kids getting ready to graduate from high school so they understand what the real world has to offer.

-This course will definitely help me in the future. I thought it was very good. Thank You

-Staff was very nice

-thank you

-i think this is a good start for me

**-This will definitely help me manage my money a lot better.  
Thank You!**

**-I am glad to have taken this course. It is very informative and helpful and easy to understand. I will apply what I have learned and get my life back on track and set my goals.**

**-completed by self study**

**-I got some really good, up-to-date information by taking this class. I made copies so that my husband could read it and we would be on the same page when making a budget, making decisions, etc. I think that this information will help us.**

**-The program gave help and hope I think I can be more responsible and have a budget and goals in place and succeed.**

**-I definitely will apply these teachings and plan on building my credit once again. I truly appreciate this program and the applicable teachings. Thank you for your help and encouragement through this program. I feel as though I have hope in my finances once again. Thank you.**

**-I found everything very clear and understandable.**

**-Thank you for making this course easy to use and very helpful.**

**-completed by self study**

**-a lot of useful info in layman's terms ..very helpful**

**-Thanks for helping me to look at a budget differently, in a positive way instead of a negative way.**

**-This course will help me to budget my savings a lot better and to create a plan for future ventures.**

**-I really enjoyed this program. There is a lot of useful information and I am hoping that I will be able to log back on after this course is completed to be able to review material as I need. I did save a lot of info from this course directly to my computer, as well as all of the excel form. Great program, as I already said I really did enjoy it. Thank you**

**-Thank you!**

**-Material was easy to understand, repeated enough to remember.**

**-I thought it was very good training and helpful too.**

-Good course, well thought out.

-Well done.

-Thank you for your time.

-I felt good about the course and felt I learned about it as well. I can use this in home. Thank You

-Thank you for helping us.

-I was pleasantly surprised on how much I learned and most everything was interesting. I am hoping I can copy most of the information in order NOT to forget a lot of important items. There was a lot to comprehend!

-This course has helped me understand why I need a budget. My opinion at first was I'm taking this course because I had to. Now I'm glad I took it because I feel that it will be a great help tool in the future to get my life and the life of my family back on track. Thanks.

-Thank you for all your help!

-I really liked this course and I think it helped me a lot. thanks

-I am very impressed with the content of the on-line study course. There is a lot of information I will use from now on. Thank you for providing the on-line option and the down-loadable budget spreadsheets. Now you folks need to make a fortune providing information to newly divorced fathers about free community activities, discounted meals at restaurants, laundry tips, singles groups.... Thank you.

-This was actually fun. Learned some great stuff. Thank you.

**-I LEARNED SOME KEY THINGS AND I HOPE AND PRAY THAT I WILL NEVER BE IN A SITUATION LIKE THIS AGAIN**

-I also plan to teach this to my daughter. It would have been nice to have a booklet so that I could let her and her fiance use it.

-I really learned a lot from this program. And I was really surprised how much I enjoyed taking it.

-I am glad that I took this crash course on how to manage my finance. This course make sense and I will be following the steps to a better financial health. The steps are logical common sense and it will great help me out. Thanks!

**-I have learned a lot about creating a budget and will use this to get my life back on track in the very near future.**

**-This was very helpful to me and I will use all of this information.**

**-outstanding I learned a lot I have started a budget**

**-I finally find out that programs about money management, and budget works for good resorts. Thanks**

**-This is very helpful and I love the online course. I wish I would of took this when i was 18 .. thanks**

**-I feel I gain a lot of information from this course about budgeting my money and how to set and reach my goals both in short and long term. I have learned there is more to surviving than just getting by each month, and that it is possible for me to save for retirement and future needs while still maintaining a good financial system. Thank you.**

**-Good job done by the program.**

**-The excel worksheets will come in handy. Thank you.**

**-GREAT INFORMATION THANK YOU**

**-I learned a lot of things that will be helpful and I hope and Pray that this will work for me .Thank you**

**-Good job!**

**-Thank you for making this course available online!**

**-This course was very accurate and helpful. I learned a lot of information to use.**

**-All the information I read was very helpful.**

**-I have learned that even I can use a budget to make life so much easier and help keep me away from pile up to much debt. It really made me take a hard look at my situation and where I went wrong even if it wasn't my fault at the beginning I could of done a lot of things different.**

**-If I had this course under my belt before I started out in life, I would not be in this situation. My past financial history would have been very different if I knew all this information. I believe this information should be taught in High School and College; as young people start out on their own. I feel empowered now that I have documented my goals and have a budget to operate by. I'm**

also glad I took it on line so I can always refer back to the well written questions and answers.

-if I had the money to stick to a budget I would not be having the problems I am having now

-Excellent program - should be taught in all high schools

-The course was very useful. Thank you very much for the course.

-me and my husband will use a budget. this course was very interesting and knowledgeable. thank you

-I think this was very easy to use,

-The goals and budget information was really interesting! I will definitely use them in the future! I also didn't know there was so much that went into a credit report/score! Thank you

-This was actually a good course and I have made a personal budget for me and my husband to try to get us back on track and save money for our retirement. I am glad that I had to take this course.

-I found the program to be very informative to me, I am 66 years old and found the material to be most understandable at my age.

-We have used a budget for several years and it does work. The information learned is valuable. More people should take this course.

-Taking this course helped me realize things I knew I should have been doing all along and I discovered things I should be using in my financial life.

-Very helpful.

-I think this is very good course and most people should read this.

-I found the course to be very informative and I learned a great deal about a lot of things I already knew and even more about stuff I didn't.

-The information was very helpful

-I love the idea of writing down goals and keeping them in front of me so I can see them as a reminder. I now know how to tweak my current budget to make it work for me instead of against me.

-This was a very helpful program. I believe it would have been very beneficial and could have allowed me to keep from getting myself in this situation, had I taken this course when I was in high school or early in college.

-I learned facts I didn't know. its great to know my family has programs we can use to help us at this time of our lives thank you for this program.

-This will help me budget money for me and my family

-This course has opened my eyes to all money options and how to properly use our money.. It would be great to make every child take this type of course before they enter the workforce.. thank you so much

-It has been very helpful

-I took this course online but made sure to print out all chapters. They are very informative and I believe will help me from here on out. Thank you

-This was longer than I thought but it helped me out some.

-thank you.

-THANKS FOR THE INFORMATION. I HAVE LEARNED VALUABLE INFORMATION.

-This was very easy to understand and I will find the information very helpful in managing my money, paying bills, saving for goals. I wait to use this with everyone in my family

-This was very easy to understand and I will find the information very helpful in managing my money, paying bills, saving for goals. I wait to use this with everyone in my family

-Most of the information I have been doing already, but it was good to learn I am doing the right thing. Excellent course work that I know is very relevant to each individual.

-This Course was very informative and will help me considerably in keeping my spending on track and my finances in balance. Thank you

-thanks

-I found the budget chapter the most helpful as this has been one of the most difficult things for me to personally manage. I believe that after having taken this course, I will be better prepared evaluate my spending and set a budget. Thank you.

**-I thought this program was excellent. I thought it covered a broad spectrum of budget issues and opened my eyes to some things I was not aware of.**

**-This was a very interesting and learning experience. Thank you so much for this.**

**-VERY INFORMATIVE COURSE, VERY PROFESSIONAL**

**-THANKS FOR REQUIRING ME TO ATTEND THIS CLASS**

**-I gained some very useful information.**

**-thank you and I believe that what I have learned during this course will help me in the future to plan and budget my money and future far greater now that I have some tools to use and look back at.**

**-Very Informative**

**-Great Course should have taken this before I got in this mess!**

**-This course (Money in Motion) was very well put together. While I would have preferred different circumstances, I am glad to have completed it.**

**-Well presented. Easy to use and understand.**

**-I have learned a valuable lesson from my financial struggles. I need to learn to take care of my money, pay bills on time and save money for retirement. It's never too late to learn. I will remember this time for the rest of my life.**

**-I thought the course was very informative. I am normally pretty good at budgeting but this gave me some new ideas that may be easier. Thank you for developing the program.**

**-The information was very helpful, and I learned a few things I did not know before having to do this. Being that it was taken due to a bankruptcy I would have liked to learn more about credit after bankruptcy and how it affects your life and how you can change things.**

**-As I am now thirty years old, I realize the importance of GOOD CREDIT, BUDGETING, and SETTING GOALS! It has taken a long time and four children to realize that I need to do something different with my life. Thanks for all of this helpful information, as I will use it for many years to come! I know that my life is forever going to be changed! Thanks to Everyone who helped me through this tough time.**

**-Being able to print each chapter, makes it a good source to go back to from time to time, so I can learn to put these points to practice and stick to it.**

**-This program was convenient and I am very happy to have the on-line option.**

**-Thank you.**

**-I learned a lot, and I will definitely put to use what I have read.**

**-Great program! My goal card will be in my checkbook, wallet, AND the top of my spending cash in my pocket!**

**-I loved the excel spread sheets to make lists and budgets.  
Thanks**

**-Good course.**

**-Thanks!**

**-THE COURSE WAS VERY HELPFUL. IT WAS EASY TO TAKE.**

**-Thank you very much for the help.**

**-Thank you.**

**-This was very helpful. I really enjoyed taking this class.**

**-Some things that I was not aware of, I am now.**

**-I really learned a lot from this course, and will definitely be using the tools in my financial future**

**-Thanks very much for your help and informative program.**

**-I appreciate the counselors flexibility to get me to my next level.**

**-this course provided me with a great outline as to how to handle my finances. I am sure if I stick to these outlines, I will have a better quality of life an a great deal less stress. thank you**

**-I felt that this course was a big help.**

**-Pretty informative.**

**-This is a great tool, I have learned much from this program.  
Thank you for making this so convenient and beneficial!**

- We found the information helpful and plan on using what we have learned

-Thank you, so much for this course, it has made me look very hard at my financial situation, and why I am in it. I will apply all that I have learned in this course in order to rebuild and to succeed in my life. This was/is well needed.

-The course was excellent and very practical. I was reminded of many situations in which I could apply the principles explained.

- I really enjoyed taking the course. I think it has taught me a lot about planning a budget, about how credit reports affect me, and how my spouse and I can fix our credit.

- I really enjoyed taking the course. I think it has taught me a lot about planning a budget, about how credit reports affect me, and how my spouse and I can fix our credit.

-I was skeptical of the relevance to me of the course before beginning this course. I learned much that I can apply to my personal budget. I truly believe this will help me in the future. Thank you.

-I thought the course was very helpful and should be a requirement for all high school and college students to take before graduating. Also this course should be offered to company employees to take at any time after being hired.

-Thank you for the valuable information. I learned some things that I did not understand correctly.

-Being able to take the class online saved me from missing work. Thank You

-I wish I had learned some of this information several years ago. I only hope by filing bankruptcy I have not damaged my credit forever. I would like someone to contact me about rebuilding my credit in the future. I have learned something that I can teach my child so he does not make the same mistakes I have.

-This course was very helpful and I have learned and understood a lot, I would recommend it to anyone

-The program has helped me get back to the basics of what I need for a better financial future.

-Our lives have already changed for the better and I can see them getting even better after taking this class, with what I was able to learn. Thank you! Especially the goal card.

-This course was very useful to me. Some content was a little difficult to understand at first, but after some review it became easier to understand. Overall site and course was very helpful.

-This program has helped me see how helpful and important a budget is for my family.

-This is a great program!

-I learned that goal setting is important to maintaining a good workable budget.

-Thank You, this class is very helpful. I printed everything and will be putting it to good use!

-If I had teenage children, I would want them to go through this program before they go out into the world and have to deal with leases and credit.

-Thank You

-this information would have been great to know before I abused my credit. although it's not too late to learn how to fix it and use it in the future.

-Course was very helpful

-This course was very knowledgeable and should prove very helpful in getting me back on track financially.

-thank you

-Thank you for offering this course. The information will be very helpful for us to become better stewards of our money

-This class was very helpful to us. We learned a lot from this and we are going to set things in motion that we learned from this class. Thank You

-The content of the course has been very interesting and helpful.

-I've learned a great deal of money management due to taking this course. Because of what I have learned from this course, me and my family will start a budget and set goals for our future.

-As being some what old I did learn a lot, there were things I have never heard of in this course. Thank you,

-The book has been helpful to me. Thank you - great instructor.

-thanks for having the online course and thanks for waving the fees

-Very helpful.

-Thanks!

-Informative

-I wish I had taken this class a long time ago before I even graduated high school. It would of helped me over the last 20 years of my life. Better late than never they say. I will definitely be setting up goals, making a budget and living by it. I really appreciate this course you offer. I'm thankful this is a required class for filing bankruptcy, but it should be made mandatory for high school students to take before graduation. It would save a lot of headaches and lost families lives through bankruptcy and foolish overspending. Thank you greatly!

-Thank you so much. Now I can get started with a new life. It is never to late to get the help that you need to get your life back on track. I will tell my friends and family C.C.C.S. again thank you and God Bless You all for helping me get back my life.

-I have used a budget for nearly 20 years. My income has decreased about \$40k annually due to a divorce so there simply isn't enough money to go around. I've worked as a mortgage originator for 7 years and have spent countless hours teaching these basic principles to my borrowers. The information here is great for anyone. Well laid out and explained. Great stuff!

-This was a great course. I will share it with others. Thanks

-I was very pleased with the course. It made me think a lot more about keeping a budget and going towards the goals I have. I look forward to staying on track and reaching my goals. Thank you for a great course.

-Very good presentation I learned a lot

**-I FEEL THAT THIS PROGRAM HELPED ME TO LEARN HOW TO CONTROL MY FINANCES AND START SAVING FOR THE FURURE SO THAT THIS SITUATION WILL NOT HAPPEN AGAIN.**

-This course showed me simple steps I can take to improve my financial situation.

**-I AM INSPIRED TO MAKE CHANGES; AND, WILL CONTINUE WITH NEW GOAL'S, A NEW BUDGET AND ADDITIONAL CLASSES.**

**-THANK YOU**

-I enjoyed the program believe it or not. I am a guy and my point of view starting the course was just to get it over with since it was court ordered. I actually learned many things from this course and plan on trying to budget just as I learned. I would recommend this course to anyone who has financial trouble.

-This program has opened my eyes to new ways to help manage out finances and help us from finding ourselves in this situation again. I only wish we would have known about this course in the first place so that we might have been able to avoid such situations. Thank you fo offering this to people I only hope it helps them as much as I think it will help me. I really enjoyed it and am looking forward to putting the things I learned to use.

-A comprehensive course, well managed. Thank you

-This course was very helpful and i have learned things that I would have never paid attention to before, which i will from now on. I will start using some of these tools to better my life. Thank You

-This had very valuable information for me. I wish I'd been taught this in high school.

-This included a lot of good and very useful information. Thanks.

-I feel the course was very helpful, and will help steer me for future problems.

-It gives me hope!!

-Very helpful and enlightening regarding financial information. Thank you for the opportunity to use these tools.

-This test was a very useful tool to help me with my finances and budgeting for the future. Thanks so much!

-Thank you.

-This was an interesting and informative course.

-This was very helpful for helping me get back on track with my life . Thank You

-Very helpful. I felt that I knew a great deal going in to the course, however I was pleasantly surprised at what I didn't know. I truly learned a lot.

-It would be helpful to add additional material for those who finish before 120 minutes.

-Thank You, I have made copies of each chapter and hope to refer to them often THANKS

-thank you

-Great information

-I learned that goals are needed to succeed with budgeting.

-I enjoyed this course, and it opened my eyes on a lot of things. Thank you

-Thank you for the course it will help in the long run of my next goals in my life.

-i needed this program before getting into trouble. should be mandatory prior to getting first loan.....thanks

-the course was very helpful, well laid out and informative I only hope that others will be helped as well thank you for your help

-I am leaving this course with valuable life saving tips. I have learned a lot from all of this.

-EL CURSO FUE UNA BUENA AYUDA PARA MI. GRACIAS

-this has been very helpful in many ways. very informative. i will use the teachings in this course in my home right away. thank you very much,

-Excellent course I would recommend to everyone to take, please try to make it affordable and I would advertise somehow, somewhere. It is great!

-This was very educational and I will use it to make my life better ,even if I am getting older---- If I had used something like this in the past I would not be here now

-There were several things that I learned from this course that I had no Idea about getting your financial situation back on track. The material that was printed from the course will be a great reference source.

-Thank you for making this course available online.

-The course was very helpful.

-Household budgeting review was very helpful.

-thanks

- course was very interesting and informative thanks
- I will begin using these approaches to keep my budget in place. Thank you very much.
- Thank you so much for the information and I plan to use a budget and setup goals.
- I really learned a lot from this program on how to be successful in the financial world
- It was a good course and I did learn something and will apply it to my life and money
- A valuable collection of resources was included.
- Thank you !! I have learned a lot and will use materials in the future.....
- The material was helpful and I feel as though I learned alot from taking this online course.
- course was very informative. I learned a good deal of valuable information will help me manage my finances in the future.
- Excellent program... Thanks
- I wish we would have known all this sooner
- Thank you!
- Reading the book along with following the online reading and audio was very beneficial to my understanding.
- I was surprised how much I learned and how inspiring it was.
- Course material was very helpful, in particular, focusing in on personal budgets and goals.
- Great program.
- Thank you for this program I learned a lot about how I got myself in the mess I did.
- Thank you for you help in this matter. The class was very helpful.
- Thanks for this program. I really found it helpful and informative
- Really a great program. We really enjoyed it.

-This program has really helped me out and for me to take a look at my financial situation more clearly, and how not to get back into this situation again.

-I thought this would be just a time consuming exercise but I was wrong! I will apply much of what I learned to my finances. What I learned will help me correct my fiscal life. Thank you!!

- Thank you, it was very educational and will help me out with how important goals and a budget are.

-I truly feel that I am better prepared to keep my finances under control. Your course will help me move forward with a more structured plan in place.

-I actually enjoyed learning about some things that will be helpful in the future. It was not boring, and surprisingly very interesting.

-I realized several things, to summarize I realize that to keep doing the same thing, and expect different results is foolish. I need serious changes regarding the handling of money in my life. I must take charge and fix my life. Once my personal plan is in place I must stick to it and be committed to a healthy financial future. Also with regards to my situation, I am a junior, and my father has a very good credit rating. I need to make sure that my problems do not hurt him by our names getting confused. Thanks

-Good info wish I had this years ago.

-Although the word is not used, "discipline" is the key.

-very helpful, I believe it will help me with a fresh start on the right track

-Good course, very helpful...I will put this to practice using the tips outlined in the course material.

-Other than having to sit and read from the screen it was a very educating course. I plan to incorporate some of this into my own budget. Thank You

-very concise and easy to understand.

-Thanks for the help!

-The forms you have that we can open up in excel on our computers on the online course did not work on my computer! That was my one and only MAJOR disappointment! This would have been a great too; for me to get started!

**-Thank you for the useful information I received from taking this course, I have learned from reading all this material, that will help me in the near future about turning my life around!**

**-I CURRENTLY HAVE A BUDGET SYSTEM SET UP WITH MY COMPUTER, AND USING THE TOOLS FROM THIS COURSE I FEEL I WILL BE ABLE TO FURTHER MY FINANCIAL FUTURE.**

**-I thought that this program was very useful.**

**-This information was very helpful and I hope that we will be able to implement this into our household and find the spending leaks.**

**-Well organized and relevant. Also, all the content was easy to understand, and I know why this is important for all who live in our world of credit and contracts! Thank you.**

**-This should be a requirement to students in high school. Easy to understand. I know if I had this information when I was in school, I would have followed it and not filed bankruptcy.**

**- thank you for this session. I have learned much, thanks again.**

**-Easy to use online course lots of relevant info you don't get taught in school.**

**-thank you this course help me think more about my life, and my goals.**

**-CLASS WAS VERY USEFUL. TEACHER WAS WONDERFUL.**

**-This course was very helpful.**

**-I found this course to be very helpful. I especially liked the budget form and will use this as my way of spending from month to month. It is a very good tool to learn responsibilities in spending as well as saving. Thank you.**

**-The budget form was very useful and I believe it will help me maintain and stay within my budget.**

**-INSTRUCTOR VERY HELPFUL**

**-I am very glad that I came to this class. I learned a great deal and i would recommend to a friend.**

**-THANKS. I HADN'T CONSIDERED A BUDGET BEFORE BUT MAY BE POSSIBLE NOW**

-I learned how to begin a budget and we worked one up at our home. Thank you.

-I have learned many things that I will try to use and put into effect into my financial life.

-I learned a lot from this course thanks it will help

-very well done in terms of course content and topics covered. useful, relevant, pertinent, information. thank you. sincerely,

-I think this course will be very helpful to me in the future.

-thank you

-Thanks for your help

-well defined

-I enjoyed the program. It was easy and convenient.

-This program really educated me on finances and credit, thank you I will use this in the future!

-I feel this course was very helpful in different areas.

-I hope this program will keep me on track, and help me in the near future. Thank You

-I think this is very helpful to ALL even if they don't have credit problems. thanks for this it helped me a lot

-This was very helpful. Thank you to all that had part in making this program.

-I had lost my job of 24 years to a younger man, Penny and I will save a lot more in the years to come and never have another credit card ever!

-thank you for the help I can use this forever

-THANK-YOU VERY MUCH. VERY HELPFUL AND INTERESTING PROGRAM.

-Very Helpful

-I feel that I have learned a life lesson having this course. At 42, I feel that I can still make goals and excel

**-I learned a lot about the program it was very helpful and I will use this as a budget in my household thank you.**

**-The class was very enlightening.**

**-Very helpful**

**-It was a very good program**

**-I thought the course was very good**

**-I knew a lot about this stuff or have heard about it, but never actually used it. This course has really opened my eyes on things I should look out for and what I should do in the future to get my finances on track.**

**-The book and online information was helpful by showing you how you can make a budget work for you and learn how to save**

**-I have found this course to be helpful and the information contained can be applied to my life and improve my quality of life. This course also explained what "credit" is and the acts to protect you and your lenders.**

**-thank you**

**-I was very nervous to do on line, but found it to be user friendly. Thank you.**

**-I really did learn some things about credit I didn't know before.**

**-The course really made me re-evaluate my spending habits! Thanks!!**

**-"VERY ENJOYABLE, I LEARNED THINGS I DIDN'T KNOW. HOPE TO USE SOME IN MY DAILY LIFE AND NOT GET IN THE SITUATION I'M IN."**

**-"I WAS TAUGHT MANY THINGS I DIDN'T KNOW" THANK YOU**

**-Comprehensive and easy to follow. I really appreciate this information.**

**-"VERY HELPFUL CLASS"**

**-"CLASS WAS A GREAT LEARNING EXPERIENCE. HAVE A SNACK AFTER THE CLASS.**

**-THANK YOU FOR YOUR TIME.**

**- "I REALLY ENJOYED IT"**

**- I'M VERY GRATEFUL FOR THE PROGRAM!! IT'S BEEN AN EYE OPENER IN SO MANY AREAS! THANK YOU VERY, VERY, MUCH! I WAS DOING WONDERFUL TIL I NO LONGER HAD A JOB AND WASN'T ABLE TO GET ONE IN MY PROFESSION. I WAS DRAINED IN ALL AREAS OF MY LIFE. BUT I'M VERY GRATEFUL FOR THIS PROGRAM AND WITH EVERYONE INVOLVED**

**-good course.**

**-A LOT OF THINGS IN THIS COURSE I DID NOT HAVE LIKE CARS, HOUSES ETC, BUT I STILL LEARNED ALOT IF I EVER DO !! BUT ALL THE OTHER TOPICS I WILL ALWAYS KEEP IN MIND FOR THE FUTURE**

**-I learned things I previously did not know that will help me in the future with my finances and how important a budget is in managing finances.**

**-This program taught me many things that will help me with managing my finances and about how important a budget in managing credit.**

**-THANKS ALOT**

**-Helpful !!!!**

**-Very very interesting learned a lot thanks so much**

**-I learned a lot for setting goals and budgets in my household.**

**-The online course was convenient and it made it possible to take my time and move at my own pace. I was able to stop if I needed to and come back later and pick up where I left off.**

**-I felt the course was VERY informative and plan on recommending it to others who may need the information.**

**-this was great, can apply to a new beginning**

**-I enjoyed the online program it was helpful and convenient.**

**-Thank You for your help.**

**-Very easy and nice to use. I learned a lot of helpful information!!!**

**-This was very helpful**

-The course was easy to understand. Thanks

-VERY HELPFUL SHOWED ME WHERE I WENT WRONG IN SOMETHINGS

-Thank you for the great information.

-this class help me allot.

-Thank you for the much appreciated and needed information.

- Thank you very much, I took notes and I also made some copies. I now feel I can get a better grasp of my finances. Some things were actually simple, but still, they were things I didn't think of. I honestly feel more confident when considering our families financial future. It won't be easy, but it can be done, and done correctly. I sincerely thank you for the help. It was well worth the time.

-very informative

-the information from this course was very useful. it gave me an understanding of why my financial life is the way it is. through this course, i have evaluated my situation and will make it better. thank you

-Taking the program enlightened my perspectives in several aspects. Especially the importance of saving and creating a budget to follow to achieve my goals. Thanks

-This really made me think and now I have a better understanding where I went wrong and what I am going to do to get back on the right track. I know keeping goals will help stop spending money for things I really do not need or want. Thank you.

-this course was very informative. I learned so much.

-This was a very informative learning tool. It reaffirmed practices I know about but have dropped over the years.

-thank you for yore help

-This course was very informative.

-Very informative! This is what everyone needs to read when they turn 18. Life is hard, but hopefully it will be easier now. Thank you!

-gracias por el curso me sera muy util en mi economia famialiar.

**-Thank you.**

**-I was required to take this course as part of our bankruptcy filing. It has been a very stressful time for us and I thought that this would be just another piece of paper work that had to be filed. We have spent a lot of time thinking of what we could have done differently to have prevented us from being here and appreciate the information provided in this course.**

**-I truly learned from this course and hopefully will be able to use all tips from the prints in the future. Thanks a lot.**

**-Long but valuable.**

**-This course helped me to see the way I viewed my finances and also gave me the tools needed to do it differently. I learned that there can be life after bankruptcy. Thank you for presenting this material in a factual, non-judgmental way.**

**-This course has really opened my eyes to a lot of things I had no idea were affecting my budget. I am so relieved to have learned different ways in helping our financial situation. I am ready and looking forward to becoming financially strong and secure. I want to thank you for the knowledge and confidence you have given me in handling our financial future.**

**-THIS HAS BEEN A GOOD LEARNING EXPERIENCE. THANKS FOR ALL YOUR HELP.**

**-GOOD TEACHER**

**-THE SESSION WAS VERY HELPFUL-EXPECIALLY THE DISCUSSION ON BUDGETING.**

**-THANKS VERY MUCH**

**-I HAVE BEEN ON A BUDGET SINCE THE FIRST CREDIT CLASS**

**-GOOD JOB!**

**-very helpful**

**-Very informative course. Donnie Brooks**

**-VERY INFORMATIVE COURSE**

**-thank you, the information provided was useful**

**-THE INSTRUCTOR WAS VERY COURTIIOUS AND MY QUESTIONS WERE ANSWERED IN A VERY PROFESSIONAL MANNER**

-I was surprised to learn as much as I did. I think every High School Student should take a year long course on money management. Maybe if I had such a course in school, I would be in a better financial state. Thanks for the lessons.

-This is an excellent program. I will share it with my children

-The learning materials were indeed helpful.

-this was very , very helpful and educational

-THANKS FOR COOPERATION I WILL TRY TO DO MY BEST

-Very helpful information.

-Very good program.

-I believe this was a helpful tool for me to apply to my situation.  
Thank you

-The course was very good.

-great program thanks!!!!

-Thanks I did learn so much more than I thought I would.

-This course was very informative. I am sure it will help my husband and I to get on track, set up a budget, set goals, and improve our financial situation.

-thanks

-Thank you for this opportunity to START OVER

-Enjoyed the class- very informative and actually made the class fun.

-Instructor used humor, real life experience and personality to make us all comfortable. A great learning experience.

-I learned a lot.

-Very professional, excited about sharing insight

-very useful course.

-Thank you. This course was very informative. I know longer feel so incompetent.

-Thank You

**-I WILL USE MANY OF YOUR GUIDELINES IN MY PERSONAL LIFESTYLE. THANK YOU.**

**-Thank You.**

**-This should be a mandatory course in high schools. I wish I had found this course years ago on budgeting. Excellent material and wonderful to be able to listen to the audio as an option. Thank You So Much**

**-Very Helpful instructor**

**-I will use this info for the rest of my life.**

**-I learned a lot of information that I did not previously know.**

**-This is a good course of study and really should be a required course of study in high school.**

**-Thank you**

**-the teacher was so helpful to me.**

**-THANKS**

**-The program was interesting and helpful and we have already put some of the practices to use.**

**-I think the course was helpful another topic that would be helpful would be recovering after bankruptcy.**

**-good course**

**-Fine course. Thank You.**

**-thank you for your help**

**-Good Program**

**- very helpful.**

**-I enjoyed taking the course.**

**-Thank you so much, the phone was so convenient with 5 kids its not always easy to get a sitter. I learned so much.**

**-I believe this information to be very informative and extremely useful.**

**-Enjoyed the class**

-My wife and I both took this course on line together.

-Thank you!

-Taking this course has helped to fill in some of the blanks spaces with need to know information that I originally did not have or totally understood the concept of.

-I learn lots of ideas in this course that will help me and my family thank you very much.

-Jim Lucas was very nice and very helpful.

-If I had had this course maybe in high school it could of helped with a lot of things that have come up in my life. I copied the whole test packet and I'm going to have my 18 year old read it so she doesn't make the same mistakes I have made. Also I was right pay yourself first than all the rest that is a argument between me and my spouse. I can't wait till he does his test and see that ha! Thanks.

-very informational thank you

-This course was very interesting and very helpful. I will be using a budget and I found it very informative. Thank you very much for your help.

-This was a very good class, it helped me to see where I went wrong and how I can re-evaluate my finances and make better decisions with my money. It showed me how to set goals and make a budget to achieve these goals

-This course was very well presented and informative.

-I LIKED THE IDEA OF HAVING THE OPTION FOR SOMEONE TO READ THE CHAPTERS WHEN TAKING THE COURSE ONLINE. I AM NOT A GOOD READER AND IT WAS EASIER FOR ME TO UNDERSTAND WITH IT BEING READ TO ME.

-This is an excellent course. I wish my husband and I had taken it after we married and before we began buying cars, houses, etc. Thank you.

-I learned a lot from listening to the program and was very glad I could do it from home it was much easier then me having to be some where else

-Excellent course. Most of us could take the time to do this. It could really make a difference in the way we do things.

**-Thanks a lot of this stuff I did know but this course had a lot more deeper understanding to it.**

**-This was a very informational course.. I have learned a lot from it! Thank you for making it available online.**

**-Thoroughly enjoyed the course. Made me aware of things I always had a question about. Recommend this course be mandatory for all high school kids.**

**-I think the program will be very helpful in the future and I plan on making a budget and sticking to it.**

**-It's great to know that just because my credit score is low now, because of my bankruptcy, that there is still hope to bring it to a much better score in the future! Thank you for instilling hope into a situation that could not be avoided. I have learned a life's lesson with my finances!**

**-This class showed me that if I stick to my budget then I can have a house again someday. Also there is light at the end of the tunnel. If I stay focused and don't go crazy shopping and buy things that I don't need then I can have a better life. Thank you,**

**-The online version was very user-friendly.**

**-The course was very helpful and I will incorporate the things I learned in my financial life.**

**-I learned a lot from this course and was very helpful to me.**

**-I found the course to be very helpful and inspiring.**

**-I have learned some great information that I wished I knew before. I'm going to remember what you have taught me in this class.**

**-Good Job!**

**-I'M REALLY SORRY I HAD BEEN UP ALL NIGHT. BUT SHE REALLY HAS ME ENTHUSED.**

**-I have really learned a lot for a short hour of teaching. This Program will really help to improve my financial and emotional life, hopefully for a better life.**

**-WAS VERY HELPFUL**

**-Thank you**

**-OVER ALL IT WAS A GREAT COURSE. THANK YOU**

**-I found this course very helpful. While I did not set out to file for bankruptcy I got caught up in a scam and then my workplace caught fire all with in 3 months. The information you provided I wish I knew before I got in to deep, But I'm thankful that I have it now. I'm going to pass it on to my mother who has never been very good at her finances and maybe it will help her get back on track before having to file for bankruptcy again. Thank You**

**-There was some thing I did not know until I took this class. I have family who take the course before getting a house or ANYTHING. I wish I knew this material before hand.**

**-Thank you!**

**-The course was very eye-opening.. thank you**

**-The course was very good and I cannot make any suggestions that would make it better; very well presented.**

**-The course was wonderful, I can't think of any thing to add...**

**-This has been very helpful, and has shown me how to have the savings at the top of our list, though we already have a total of 3 savings accounts. I have my goals listed, and saved the list, as well as our budget, in my files. Thank you very much for the course, which gave me the opportunity to validate some things that I knew, yet showing me new financial information!**

**-This will be very helpful for me. Thank you**

**-Great and helpful- will use in future**

**-Thanks**

**-Thank You for giving me this opportunity to learn about repairing my credit**

**-Thank you,, You did not touch much on medical disasters ,, Can they file liens and/or take your home?**

**-Very Helpful**

**- Thank you for all this information. It was very enlightening for me and I will TRY to do my very best on building a budget and making goals. I do have a lot of people in my life that tell me that I can't do certain things and I do understand that I can if I set my mind to it. Thank you again,**

**-Thank you.**

-very informative

-I am truly glad that this course was offered. It is a very helpful tool to anyone trying to get their personal finances in line.

-Really learned a great deal from the course. Thank you.

-this a very informative course; provides a lot of information on the pitfalls of not managing your money wisely.

-Well done online course.

-I felt my circumstances had very little to do with this test. I did learn a couple of tips and would like to know more about how to rebuild my credit after working so hard to keep it good

-I felt the online test was good, however I think the time minimum of two hours should be adjusted to a lower time period

-REALLY LIKED THE COURSE,EVEN MORE HELPFUL IT IS POSSIBLE TO DO SO ONLINE.

-THE TEST WAS EXTREMELY LONG AND TIRING. IT WAS EASY TO UNDERSTAND AND FOLLOW, BUT MUCH TOO LENGTHY !

-I learned a lot. Thank you.

-VERY HELPFUL

-THANK YOU. I LEARNED SOMETHING.

-ENJOYED THE CLASS. A LOT OF GOOD INFORMATION.

-thank you this class was very helpful

-This was a very good course, with a lot of good information that will make a difference for my family. Thank you

-I should have had this information years ago.

-thank you!

-This was a very educational course. I went in thinking I already knew all of this, but was proven wrong. I am eager to continue to learn and make immediate changes in my finances and spending! Thank you!!!!

-This course was very full of information that applies to my financial situation. There are many lessons that I believe I have learned from this course. I hope by applying these techniques to

my lifestyle, I will be able to become more financially responsible and stable.

-I learn a lot from this course today. It will only help me in the future. thanks

-This was very educational, and it will definitely help me get back onto the right track, for restoring my credit. Thank you very much for a lot more helpful tips!

-Very informative. Thank you!

-Thanks!

-Thank you for this great course. It was very practical and encouraging for me.

-Thank you. I really learned a lot from this course and will use it to help re-build my credit and life. thank you

-Thanks for making it easy and accessible for those of us that work long hours.

-best was convenience of online courses.

-Thank you

-I wish there would have been more information about rebuilding my credit because this will be my primary objective after my bankruptcy.

-I feel this program is very helpful. I only wish I would have known a lot of this information before I became in adult, it might have helped in the long run. Once again this program has been very helpful and I think a lot of people would benefit from it.

-I had problems with getting the information, but I am not very good on the computer so it was errors on my end. Thank you all, for being patient with me. I finally did it.. What a relief!!

-Thank You!

-Teacher did a good job.

-I am a 78 year old retired man on a very fixed income and although you're course contained a lot of good info. I can't apply much of it to my present state of affairs.

-Thanks

-I found this very applicable to me and I learned a lot thank you

-I LOVED THE COURSE IT WAS VERY HELPFUL THAKS

-I was surprised that i would find this course so helpful, I printed all of the chapters and plan on keeping them.

-thank you

-thanks

-Thank you for many insightful issues that I have not been exposed to. This should be mandatory for all as they prepare for adulthood.

-This course was very enlightening. I did learn from it, and will practice many of these steps. Thank You.

-Thanks for your help.

-Thank you, very helpful and good advice.

-thank you

-Good course, I feel more stable and prepared. I am glad this was required, I wouldn't have found this on my own. Thanks

-thank you I am not computer literate this program was simple to follow

-would have liked to have know how many chapters there were.

-thank you for making me understand the importance of money and my debt.

-THANK YOU FOR ALL THIS MATERIAL

-I LEARNED SO MANY THINGS I CAN USE TO MANGE MY MONEY

-I found this course to very informative. As I am finalizing my bankruptcy, the worksheets for budgeting are especially helpful in moving my financial life forward.

-I have applied the budget from my pre bankruptcy course and it has worked very well for my family. I think that a course like this one should be given to every high school senior before they enter the world of credit. Thank you for your help!

-VERY HELPFUL

**-VERY NICE AND INFORMATIVE**

**-I was slow at reading and having to read twice to remember what I read... Interesting Course**

**-I found this course most helpful. It was very informative.**

**-very nice, thanks.**

**-I actually found the section on budgeting very helpful! This was easy to use online.**

**-Thank you for this opportunity. I used to be so good at keeping my finances straight. I don't know when or where it happened that it got out of control. I learned so much from this that I thought I knew, but didn't.**

**-This was a very informative course.**

**-The online service was very useful.**

**-THE TEACHER WAS REALLY NICE AND HELPFUL**

**-thanks for helping me through this stressful situation.**

**-Many thanks for having this program online. There are so many like my father who are unable sit for extended periods of time to participate in this program**

**-This class has helped me tremendously for in the future for managing my money and to save for the things I want for myself & my child.**

**-Actually enjoyed the course! It was very informative although I knew a great deal of the information, and was already using them. I am getting on track with rebuilding my credit and more importantly my life. Thanks!!**

**-This course was insightful for some of the topics.**

**-Thank you for the opportunity to shed some light on the world of maintaining a stable financial life and regaining the knowledge to keep them it up to Par.**

**-The chapter on budgeting really helped me see how the small things that I typically don't think about, are the items that cause me to wonder where my money is going. This course was extremely helpful for me to know that it will be such a simple yet important process for me to put together, and I know that I'll be ok and will do well.**

-It was very helpful and a great learning tool.

-I was unsure if the partner tab could have been entered at any time, and if it fact meant my partner and I were taking the course at the same time. We ended taking it at different times to insure we both were accurately following the guidelines to be credited with taking this class.

-thank you

-course was very informal, glad I took course

-very enlightening course! I will get a budget started by going to a credit counselor. thanks!

-very helpful

-Instructor very good. He knows what he is talking about. I think it helps!

-THE COURSE WAS VERY EDUCATIONAL, I FEEL THAT I KNOW A LOT MORE NOW THAN I DID BEFORE

-I personally got a lot out of this class. I plan on using it to the fullest Thank you

-thanks a lot I will do use the knowledge I learned to make my life more easier, and headache free..

- This was very helpful. I hate to admit the fact that some of the things covered here were known to me, and told to me over the years, but forgotten. And I wish I would have taken your course on my own three years ago. Thank you and I will tell others about you.

-Great and helpful course, easy to understand, well-written and full of good, relevant and valuable information! Thanks very much!

-the forms provided wouldn't download onto my computer. very disappointed. would like to obtain a copy of those.

-The course is very educational and taught me how important is a budget for one's life. This should be a permanent goal in my life-having a budget. You made me understand that bankruptcy is not the end of everything but that following the course will once more enable me to have a new beginning.

-It was useful information! Thanks for all your help CCCS!

-This was very helpful info.

-When I first heard about taking this on line I had doubts, but after I have taken this, it really has opened my eyes. I plan to pass this information on to my children and anyone else that will listen. thanks very much.

-I learned more about managing my bills, thanks

-I really appreciate taking this course and having this booklet as a guideline in the future.

-I was really surprised how much I learned from this. It was really helpful and I will put this information to good use.

-Conference call was good.

-great!

-The course was very informative and I enjoyed it. I would also like to know how your company can assist me further with planning my future. I am a 50 year old female, just recently on my own and would really like to have my finances under control and some goal for my future retirement. Thank you for your assistance and guidance.

-thank you so much for all the help. I was very scared about this and it was not as hard as I thought. thanks again.

-Thanks

-I enjoyed the class very much. Thanks!

-Very helpful information. Thank you!

-Excellent: this was a very informative course. Using this book and the tools found, will keep my money going and some in a savings. I will put to use all the new things I have learned. Thank you.

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

-It was very helpful. Thanks!

-this class really helped me understand how to budget money better thanks

-I especially liked the list of files to keep, how long to keep records. Also found the budget outline helpful.

-Thank you, most helpful at this distressing time of bankruptcy. I appreciate this course. Very good information and many things I did not think about beforehand.

-The course was an eye-opener for me.

-This course was unbelievable. It covered many things that I thought I knew and didn't. I will refer to this course frequently.

-Course was very helpful. Thank You

-THANK YOU.

-Thank you for all your help. I believe this program will get me on the right track to financial security.

-Course was excellent!

-I would like to say thanks for your service.

-Thank you for your support and insight and compassion. Thank you for not making judgment on me.

-great course thank you

-This was very informational and easy to understand.

-I thought this was a good program. I feel that the information was really relevant and useful to me.

-This course was very well prepared for on-line users. I would like to thank you for such a nice course. I have learned many things that can help me going forward. I would like more than anything additional information on rebuilding my credit. Thank You

-this was a good course

-Thanks for the help.

-I really enjoyed the convenience of taking this course at home and at my own pace...It was very helpful and I am looking forward to applying this information to my life.....

-I know a great deal of this is common sense, but to have it laid out as "here this is the basic steps" is refreshing.

-...a very fine course. :)

-Informative program!

**-This was very educational !!!! Thanks a bunch!!**

**-This course was very informative and has given me a more positive outlook on my financial state. I really learned things I'd never knew, believe me this course will stick with me for the rest of my life! Keep up the excellent work!**

**-Very helpful and educational. Will begin to use what I have learned.**

**-thank you**

**-thank you learned a lot**

**-Thank you.**

**-The site was easy to navigate and made the process easy. Thank you**

**-very good class. thanks**

**-People at the credit counseling was very helpful.**