



GRADUATE TESTIMONIALS

These sample testimonials are from January 01, 2004 to July 31, 2006

Below are a few actual testimonials from the 42,648 individuals in 46 states. These individuals have studied all 12 individual chapters and pass the 60-question final exam as mandated within the DebtGuard Financial Literacy Program. Individual chapters include: Organizing Your Financial Records; Budgeting and Savings; About Checking Accounts; Securing Your Financial Needs; Basics of Credit Cards; Focus on Debt; Understanding Debt; Dealing with Unpaid debts; The Basics of Credit; Understanding Credit Reports; Credit Scores and Their Effects; and Your Guide to Homeownership. Please review below.

AL - ALABAMA

“Excellent.....!!!! Let's do more!!!!”

-P. Henderson
-**Madison, AL**

I have had a lot of debt and I'm glad that I took the DebtGuard class. Now I better understand credit issues and definitely going to take care of my credit. There were a lot of things that I didn't know about credit and taking the class has given me a better.

-G. Otieno
-**Huntsville, AL**

Has helped me to understand how to make better financial decisions, and improved my knowledge of using money management wisely.

-W. Peters
-**Webb, AL**

AK - ALASKA

“I now have a better understanding of my financial state.”

-J. Hamrick-Bilkey
-**Anchorage, AK**

I have learned the value of credit which I could apply in my future dealing with my credit cards. This will improve my understanding how to increase my credit ratings. Thanks for allowing me to take this valuable lessons. God bless you Guys!

-M. Lim
-**Juneau, AK**

AZ - ARIZONA

“A very interesting and informative course!”

-R. Brase

-Kingman, AZ

I now have a different perspective on how I look at my finances.

-F. Mejia

-Tucson, AZ

AR - ARKANSAS

“I believe this course will help my family understand the use of money better. Thank you for this course.”

-B. Young

-Mammoth Spring, AR

“This course was very informative! I will be able to have a better handle on my credit.”

-J. Mitchell

-Little Rock, AR

CA - CALIFORNIA

“I am sure I will refer back to this booklet for future financial advice.”

-J. Soden

-Santa Barbara, CA

“This course was very informative!”

-K. Burns

-Anaheim, CA

“This course was very informative, easy to understand & well organized!”

-R. Rochelle

-Del Mar, CA

“Thanks for everything!”

-San Rafael, CA

“Helpful insights on how to manage financial obligations and great insights on credit.”

-R. Tobongbanua

-Manteca, CA

“I learned a great deal on how to set goals for my financial future and budget my money to get my life under control.”

-K. King

-Clayton, CA

“This course was very good and will help me make future financial decisions.”

-L. Bowman

-Corcoran, CA

“Thank you for all the information!”

-C. Moore

-Los Angeles, CA

“Thank you for providing such vital information into an easy to follow and understand fun course!”

-B. Baeza

-Long Beach, CA

“Thank you very much for helping me to become more responsible.”

-C. Boles

-Los Angeles, CA

“I feel this course has helped me understand more about debt and how it can affect your life for the better and the worse. Thank you for the information.”

-J. Hudson

-Irvine, CA

“Although my husband and I have been following these principles for quite some time, it is good to refresh my memory. Going over the information also helps to inspire me to keep on target with our goals toward getting out of debt. I plan on sharing this information with my husband and hope that he will take the tests as well.”

-P. Massey

-Tustin, CA

“It really has given me a good look at life and how important my credit is. Thank You for giving me this valuable information to help me maintain my credit.”

-V. McCaskill

-Irvine, CA

“I would like to see a little more detailed information on how interest rates are calculated when, for example, buying a car or a home. This would be helpful in trying to make an informed decision on credit costs and credit options. Apart from that, the course is great and I have learned a great deal from it, I thank you very much. In my opinion, people should be required to take a course like this before having access to credit; it can make a huge difference.”

-O. Molina

-Irvine, CA

“This course has helped me to understand how good and bad credit is, and how it can affect you if you do not understand the basic and fundamental when you are applying for credit. The course materials gives me all the advice that I need , and now I can truly says that I will be able to manage my debt in the best way I know how. Thanks you all at Lighthouse foundation for assisting me in my debts, and in letting me acquiring this knowledge.”

-Z. Flowers

-Lancaster, CA

“This course offered some valuable information in many aspects of personal finance. The study material/exams were very user friendly, but could have been a little more challenging. Good overall experience. Thank you!”

-T. Fogarty

-Fremont, CA

CO - COLORADO

“Excellent format and layout of information which makes self-study easy. All the worksheets are extremely helpful and are eye-opening.”

-L. Bouma

-Colorado Springs, CO

“Very informative and easy to understand.”

-N. Hartman

-Colorado Springs, CO

CT - CONNECTICUT

“Very informative and each chapter kept your attention!”

-M. Casella

-Branford, CT

DE - DELAWARE

No testimonials available at this time from the state of Delaware.

DC – DISTRICT OF COLUMBIA

“I found this course to be very helpful and informative. It taught me a lot on how to re-build, maintain, and improve my credit.”

-K. Russell

-Washington, DC

FL - FLORIDA

“A great course! Wish I was aware of the service much sooner. A great service given to the public. I’ve put the information into my daily routine. Many thanks for all of your help and giving me a great peace of mind. It is a wonderful service that you provide. Many thanks again!”

-L. Stevens

-Clearwater, FL

“Informative, helpful, useful.”

-W. Herron

-Orlando, FL

“Now I understand how credit cards work. This book has showed me a lot. I thank you!”

-C. Ruelas

-Palmetto, FL

“The information contained in this course was very helpful. It helped me learn things about my credit that I didn’t know. The chapter I thought was the most helpful was Chapter 5.”

-M. Wernsing

-New Port Richey, FL

“Very enlightening and educational. I have been misled several times by companies. This course taught me a lot about budgeting and saving and what bills to pay first.”

-B. Harper

-Jacksonville, FL

“I found this information very easy to understand. I intend to keep referring back to the book for my own self confidence.”

-M. Brown

-North Port, FL

“Informative, helpful and useful.”

-W. Herron

-Orlando, FL

“Great presentation!”

-R. Aach

-Sarasota, FL

“Very helpful!”

-J. Trepasso

-South Daytona, FL

“The information in the booklets was very easy to understand. I had never realized the effects of my spending habits until now. Very informative!”

-T. Holmes

-Raiford, FL

“This was the best thing I could have read and learned. I wish I would have known this years ago! Thank you!”

-H. Bewsey

-Largo, FL

“This course was very interesting. I found out some information that I didn’t know before. It was very informative.”

-B. Montgomery

-Wesley Chapel, FL

“This course has shown me a lot in making budgets and keeping to them! Thank you.”

-A. Richter

-Oldsmar, FL

“This is a great tutorial, it really helped a lot in understanding how credit is scored and boosts my confidence in making better financial decisions.”

-T. Anderson

-St. Petersburg, FL

“I know it will help me understand more about credit. Thank you.”

-O. Cheveresan

-Clearwater, FL

“It was a good and informative course.”

-L. Iturrizaga

-Pompano Beach, FL

“I enjoyed getting the information on how the whole credit thing is done. Thank you!”

-D. Coffey

-Cocoa, FL

“I learn things that always I want to know about creditors. Thanks.”

-M. Davis

-Miami, FL

“I think the information is more important than most people realize. By grasping these concepts I have been able to plan for the future and make good financial decisions.”

-M. Harrell

-Largo, FL

GA - GEORGIA

“I felt this was extremely helpful in getting me to understand things in a different light.”

-M. Robinson
-Douglasville, GA

“I found the information and test in this book to be informative and challenging. I feel that more people should read and evaluate their finances.”

-M. Coursey
-Metter, GA

“Thanks so much!”

-R. Maya
-Atlanta, GA

“Useful information and the appendix pages helped a lot.”

-P. & C. Fernandez
-Adairsville, GA

“This course was very interesting and enlightening. It helped me realize that I desperately need to develop a budget and maintain it. I am grateful for this course.”

-J. Sherrod
-Millen, GA

“This is the most info that I have had in all education courses on credit.”

-B. Day
-Blakely, GA

HI - HAWAII

“The knowledge gives you a sense of control over you finances. It offers ways to discipline yourself in making decisions.”

-D. Coleman
-Lahaina, HI

ID - IDAHO

I think that this was great. I learned a lot from reading and testing on the material. I feel like I am ready to improve in the areas where I have had problems. Thanks so much for the help!

-J. Thomas
-Chubbuck, ID

Lots of good guides and forms that will be very useful

-T. Pence
-Nampa, ID

It has really changed my point of view in making goals and money decisions

-S. Chavez
-Boise, ID

Thank you your course opened my eyes to a lot of different areas that need to be changed in our financial life. I am going to implement these and get us back to a strong financial future. Again thank you so much !!!

-J. Dean
-Jerome, ID

IL - ILLINOIS

“This course was very informative and helped me learn a lot. It will help me in making better financial decisions in the future.”

-D. Sikorski

-Lisle, IL

“Having a background of poor financials, I spent the past two years searching and learning to change habits. This was a good refresher and something that I should have done decades before.”

-L. Ruggiero

-Rockford, IL

“The course has made me realize the importance of a budget and trying to get my credit back on track.”

-L. Fisher

-Du Quoin, IL

IN - INDIANA

“This course was very helpful in giving me the knowledge I need to build a better financial future.”

-V. Fulton

-Bloomington, IN

“This course changed my life. Thank you!”

-O. Bohnert

-Linton, IN

IA - IOWA

“The study materials really show so much more than I had known. I believe the material I have learned will last a lifetime. Thanks so much for the relief and knowledge.”

-N. Briggs

-Council Bluffs, IA

“Fun & worthwhile taking the time to learn how to manage your money.”

-J. Klostermann

-Dubuque, IA

“It was interesting and I learned a few things I didn't know before.”

-R. Graham

-Des Moines, IA

“Where were you 40 years ago? Thank you!”

-R. Wiskus

-Manning, IA

“I didn't know this was available until I was just searching around on the internet. It would be nice to know more about it via other ways of advertising it.”

-J. Morse

-Toddville, IA

KS - KANSAS

“My husband and I did this together. We learned a lot and can't wait to begin improving our credit for our future.”

-M. and B. DuBois

-Fort Riley, KS

This course did answer some questions I had on credit reports and fico scores.

-V. Craig

-Mulvane, KS

KY - KENTUCKY

“I was very glad to read, study & take the tests. I have learned so much that I didn’t know before.”

-S. Daniels

-Paintsville, KY

“This course is very helpful & sobering. Very glad this course is a part of my financial wellness.”

-S. Mathis

-Louisville, KY

“All the information was very easy to understand and will be very helpful to me in the future when making financial decisions.”

-D. Nickles

-Sassafra, KY

“I liked it! I learned things that I had never known about credit bureaus, etc.”

-J. Murphy

-Radcliff, KY

“This is a great self study course, one designed to help you retain knowledge.”

-R. Harr

-Newport, KY

LA - LOUISIANA

“Thanks for sending me this. It was my pleasure taking this course. Thank you for your help. I learned a lot. Thank you all. I enjoyed it.”

-K. Freeman

-DeQuincy, LA

“This course was very helpful!”

-H. Simon

-St. Martinville, LA

“It was informative and helpful.”

-J. Latzke

-Amite, LA

“The course was extremely helpful to me; especially, the chapter on understanding your credit score, how & negative impacts are made, and most importantly, the "do's & don'ts to correct and improve it. Thank you for offering this course.”

-J. Davis

-New Orleans, LA

ME - MAINE

I really enjoyed the course and have a much improved understanding of credit and how to better manage my life now. Thank you, Rich McGinnis

-R. McGinnis
-Brunswick, ME

I thought this course was great. I was unable to actually determine the difference between secured and unsecured. I can now explain it to my fiancée about it because we have been wondering. Thank you so much.

-T. McKinley
-Augusta, ME

MD - MARYLAND

“I will take this knowledge and use it for daily life. Thank you.”

-K. Harman
-Oakland, MD

A terrific concept. I really appreciate the opportunity to enhance my knowledge. Even the idea of getting something to send to the credit bureaus is a great incentive for completing this course. Thank you!

-C. Metevia
-Hagerstown, MD

It seemed easy, but I did learn a lot. That must mean it was put together well.

-E. Cave
-Edgewater, MD

MA - MASSACHUSETTS

“This is a good thing- a very holistic package. Now you need one on building income and getting a job. For some of us, it’s an issue of not being able to make enough money.”

-P. Masterson
-Millis, MA

“This course is very enlightening. The worksheets are especially helpful in getting organized and maintaining a budget.”

-P. Duggan
-New Bedford, MA

“Excellent! I have learned so many new and helpful information that I didn’t know before.”

-S. Woods
-Quincy, MA

“This has helped me understand how I got into debt and how to improve my credit and spending.”

-T. Reynolds
-Rochdale, MA

“I knew almost all of the info before starting the course. I can see how it would be valuable for someone with limited or no credit knowledge.”

-K. Clary
-Newton, MA

“I knew a smattering about all of this, but having the tools and knowing the particulars have prompted me to take a more active role in my financial life. I now know what I need to do to improve my situation, and how particular things affect my personal and financial records and history.”

-V. Martin
-Yarmouthport, MA

“The test is great and all people whether you’re in debt or not should take the test so that more Americans and people from around the world have a more understanding of debt. I mean when I was in high school Citizens bank had a table outside the gym giving out credit cards to us kids. I think that's insane getting to high school kids.”

-R. McCellon
-Everett, MA

“I hope to use this information to get my financial situation turned around.”

-J. Sweeney
-Quincy, MA

MI - MICHIGAN

[No testimonials available at this time from the state of Michigan.](#)

MN - MINNESOTA

“No question was left unanswered-- good info.”

-P. Garcia
-Worthington, MN

I know How to improve my financial situation with the right tools and going through the right channels

-K. Freiheit
-Princeton, MN

I know have the knowledge to make better financial decisions & planning

-J. Schnarr
-Eagan, MN

MS - MISSISSIPPI

“I really enjoyed this course. It explained a lot of things that I was unsure of about money, debt and credit.”

-S. Green
-Canton, MS

“This course was very educational and helpful. It provided me with information that I’ve needed. I have spoken to a loan officer in the past at the bank that I am a member with and was treated as if this information was secretive and was told that my financial status was indefinitely damaged. Thank you for all your help.”

-C. Quin
-Gulfport, MS

“I have learned a lot. The study materials will be useful to me in the future. This material has expanded my knowledge and will help me in making future financial decisions.”

-G. Turnipseed
-Weir, MS

MO - MISSOURI

“Thank you! I now understand my financial situation, mistakes I’ve made and what I need to do to get out of debt. Thank you!”

-B. Wise
-St. Joseph, MO

“This course is very helpful to getting your credit back on track. It also made me aware how important it is in the future that you need to keep your credit in excellent standards and not take it for granted.”

-M. Blanchard
-Ferguson, MO

“I think this was overall excellent! This has made me aware of my money spending habits and how to do better in the future.”

-B. Anderson
-Savannah, MO

“I think this is a great way to ensure that a debt counseling organization isn't just helping in vain. There are a lot of people who get in over their heads with credit cards before they even know whether they can handle the credit or not. Too bad this type of course isn't required BEFORE someone gets mixed up with credit cards and debt.”

-S. White
-O'Fallon, MO

“Don't fix it if it's not broken. Too bad there is no educational program that follows a person through their school years. That would be a wonderful thing. I'm glad I found you now.”

-F. Brown
-St. Louis, MO

MT - MONTANA

“I was very happy to take part in this course. I feel so much more confident and I know it will help in the future. I was given some good pointers and now it's up to me and my husband. Thanks!”

-K. Belcourt
-Big Sandy, MT

I have learned many things during this course

-J. Redd
-Iolo, MT

NE - NEBRASKA

Good to learn the knowledge.

-R. Muthumaran
-Omaha, NE

NV - NEVADA

“Everything I have learned in this course I am going to put it to my everyday life. Thanks a lot!”

-P. Smith
-N. Las Vegas, NV

NH – NEW HAMPSHIRE

“It was very informative to me. The information helped me understand how credit affects me. The whole course was very helpful to me. Thank you!”

-M. Estes
-Lisbon, NH

“Your course has helped me to understand more fully how credit works, what to do and not to do. It also helped me to better manage my debt even though I have had no problems paying my bills on time.”

-C. Brown
-Pelham, NH

“The courses have made me well aware about my financial responsibilities. I have taken control of my finances and am financially more stable now. Thank you.”

-D. Panchal
-Nashua, NH

NJ – NEW JERSEY

“Very good course!”

-C. Holston
-Camden, NJ

“This has helped me organize my finances and spending habits more effectively.”

-L. Kelly
-Cherry Hill, NJ

I did learn more about management of a household budget.

-D. Camp
-Waretown, NJ

The courses have given me How to improve my credit, watch my spending, and save.

-A. Odhiambo
-Newark, NJ

This course will prepare me to make smart financial decisions in regards to spending money and managing my finances

-C. Nelson
-Asbury Park, NJ

NM – NEW MEXICO

This course makes you really think about things that you think can not be important but they really are. It has helped me understand more and think about my money expenses.

-P. Padilla
-Grants, NM

NY

“It was very interesting and I learned a lot from the course. It taught me how to better manage my money. Thank you!”

-M. Brown
-New York, NY

“Great course! I’m glad I read the material provided. Thanks.”

-W. Aiello
-Brooklyn, NY

“I loved taking the course and it was interesting, fun and challenging. It made me want to clean up my credit and have a high score. The part I enjoyed and was convinced about the most was the part about budgeting and not having my expenses exceed my take home salary. Thanks for suggesting the course and making it available.”

-A. Dzah-Martyn
-New York, NY

I learned a lot with this project, now I just have to learn to implement this into my life.

-M. Tucker
-Rochester, NY

I'm now controlling my spending habits. I'm managing and fixing my credit.

-T. North
-Greenfield Park, NY

A good course that helped

-B. Yudewitz
-Hauppauge, NY

This is a very awesome service that is offered! Thank you Genesis!

-C. Coffelt
-Suffern, NY

Has improved my ability to evaluate money matters much faster and with greater ease.

-B. Rawlins
-Yonkers, NY

It showed me how to manage my credit better, as far as paying off your bills on a timely bases. Pay more than the minimum. Keep the credit you have less than half than maximum. Showing how to plan for the future.

-A. Hinds
-Brooklyn, NY

I realize now that having too many credit cards can have an adverse affect on your credit even if your credit rating is not to bad. Also that you can clean up your credit but you must be committed to doing so it does not have to be a permanent life long b

-F. Woodbury
-Bronx, NY

It was very informative and I learned some things I did not know. Thank you

-E. Williams
-New York, NY

NC – NORTH CAROLINA

“Everyone needs to be educated on these issues. It is a shame that I am learning about these critical issues after blundering quiet a bit.”

-B. Arara
-Cary, NC

ND – NORTH DAKOTA

“It really affected my life so much! Now I know everything about savings n stuff..”

-R. Brien
-Mandan, ND

OH - OHIO

“This course was easy to understand. Wish I could have had information like this a few years ago. It helped a lot and this course will help me in the future.”

-E. Clelland
-Troy, OH

“I thank you for giving me this course. It will be very useful to use.”

-N. Bair

-Delaware, OH

“I would like to learn about money mgt. courses. Everyone should learn more about where their money goes and what effect it has on their credit rating.”

-T. Christy

-Woodsfield, OH

“I have read this course several times because it is so easy to understand. Hopefully, this will help me manage my finances better. Thank you!”

-P. Kuhn

-Coshocton, OH

“I enjoyed studying the chapters. I learned a lot of things I didn’t know before. I also learned helpful information that will guide me in the future.”

-D. Van Gundy

-Bainbridge, OH

“This course was a real eye-opener. Thanks for the great information. I will definitely apply this course to my everyday living.”

-J. Miles

-Columbus, OH

“Thank you!!”

-A. Carmer

-Nashport, OH

“”Eye-opening and educational. Now I understand how I got into financial trouble and what not to do in the future. Thank you for this learning opportunity. I will keep the course book for future reference.”

-M. Brogan

-Lakewood, OH

“This course has provided me with a lot of useful information that will help me make better financial decisions in the future.”

-A. Heichel

-Canton, OH

“Thank you! This was very helpful. I appreciate the simple calculations. This information is very empowering! It reminds me of the old adage....”**Give a man a fish & he will eat for one day. Teach a man to fish & he will eat for a lifetime.**” Thanks again!”

-J. Holland

-Cincinnati, OH

“This course was very informative and gave me a lot of understanding about my financial problems. I hope to be able to use this course with my money situation and I strive to have a debt free lifestyle ahead. Thank you!”

-C. Kennedy

-Ravenna, OH

“Some how I knew most of the things I read in the booklet but just let the bills and credit get out of hand...in a big way. Now I hope we can get back to a "normal" way of living and doing things. Thanks.”

-H. Abramowski

-Brunswick hills, OH

OK - OKLAHOMA

I learned valuable information regarding credit rating, debt to income ratio and other information regarding what creditors are not supposed to do. I plan to use the information and pass it along to my fiancée, family and friends.

-A. Bryant

-White Plains, OK

OR - OREGON

“Great course! Some of the wording on chapters 6 and 8 are worded differently than the book I have at home, almost got me on those two chapters! Thanks!”

-C. Hargas

-Redmond, OR

The section on credit scores was the most informative. I will pay closer attention to my credit report. The advice on whether to seek counseling or bankruptcy due to high credit debt was useful to me.

-B. Slagle

-Newberg, OR

PA - PENNSYLVANIA

“Thank you!!”

-P. Keller

-Williamsport, PA

“I found the course very helpful!”

-J. Plank

-Devon, PA

It help me to take a look at my financial plans more seriously especially I want to buy a house in the next three years.

-D. Booth

-Perkasie, PA

As a college graduate but losing my job I needed a little help so I understood a lot there were 3 to 4 chapters that were really good to me and made me understand more, I wish there were more courses I could take. Thank you.

-A. Johnson

-Starlight, PA

This is a wonderful tool. I am now much more aware of how credit affects my life. Thank you

-Y. Redrick

-Bensalem, PA

RI – RHODE ISLAND

My wife and I found the course very helpful and will try to use the information.

-E. Harrison

-West Warwick, RI

SC – SOUTH CAROLINA

“Thanks for this course. I didn’t know that I could fix the mess that I’m in. Thanks again.”

-P. Warren

-Conway, SC

“This helped me a lot. Now I have learned how to maintain & manage my money. Thanks!”

-T. Magwood

-Mt. Pleasant, SC

“I enjoyed taking the course. A lot of the information was a repeat of what I already knew, however I like the structure and presentation of the course and feel it was summarized in a concise useful format.”

-J. Brown

-Columbia, SC

Before I took this course, I had little to no understanding of credit. Now I know everything I need to know about my credit. I also liked the worksheets that were provided.

-K. Young

-Rock Hill, SC

This is a very good course. I would recommend anybody that have debt take this course. I hope to be out of debt within the next five years. Thank you so very much.

-J. Wideman

-Hodges, SC

SD – SOUTH DAKOTA

“I have a much greater understanding of my financial situation now. By taking this course I am confident that I will reduce my Debt to Income Ratio. This course is valuable. I have required the majority of my students in my HS Family and Consumer Sciences classes to take the course in the last two weeks. I believe that learning about this information may help young people to make better informed financial decisions in their lives. Thank you for making this course available.”

-D. Campbell

-Highmore, SD

“I now have more knowledge about credit, and how it affects me. I thought this program is very educational, and easier than asking anyone about how to do this credit stuff. Thanks, I know this program will help in the future.”

-J. Cottingham

-Fort Thompson, SD

“These courses made me understand money management better. Thank you!”

-L. Fallis

-Harrold, SD

These courses had a very positive effect on how I understand how to keep budgets, understanding money better, and I know much more about credit now after taking those very educational and yet excellent courses.

-T. Swanson

-Stephan, SD

TN - TENNESSEE

“This course was easy to read and understand.”

-B. Johnson

-McMinnville, TN

“I am so glad I read this information!”

-M. Bottoms

-Knoxville, TN

“Thank you for such valuable information. There were many educational tools that I will use to rebuild my financial future.”

-T. Wertz

-Hollow Rock, TN

“I appreciate the knowledge I have obtained and am very anxious to put it to good use by making positive financial changes in my life.”

-D. Stevenson

-Knoxville, TN

TX - TEXAS

“Very informative! This course actually answered some questions I’ve had for awhile. It was interesting for my husband as well.”

-K. Brownlee

-Mt. Pleasant, TX

“Most of the information in the study guide was clear and easy to understand. The chapter I spent the most time on was Chapter 5. I wish I had this study guide many years ago.”

-J. Wendel

-Wimberley, TX

“I am very grateful for this course. It has taught me a lot. I will start exercising my knowledge. I have already begun to set my goal to be debt free by 2006. I can’t thank you enough!”

-J. Evans

-Houston, TX

“This course is educational but I think I got it a little too late.”

-T. Salazar

-San Antonio, TX

“The material is excellent! You have uncovered what needs to be in the light. I will definitely refer your course to friends.”

-J. Wians

-Dallas, TX

“I found this material to be very useful. I wish I had been exposed to it a long time ago.”

-R. Morrison

-Montgomery, TX

“Very informative!”

-C. Williams

-Mabank, TX

“Very informative. Easy to read and understand. I learned a lot!”

-M. Barrera

-Floresville, TX

“Eye-opener. Great information!”

-C. Garcia

-Kingwood, TX

“Great material!”

-K. Helm

-Waco, TX

“Thanks so much for this course!”

-W. Fry

-Mansfield, TX

“Great course! It should be taught in high school or even sooner!”

-S. Adams

-Dallas, TX

“I have learned a lot from your course. I really want to better myself, get my life back and get out of debt. I have read your booklet several times and I thank you for helping me.”

-M. Lagton

-Killeen, TX

“I found the course to be interesting and full of good information that can help me in managing my credit better.”

-T. Northrup

-Killeen, TX

“I always thought I was pretty good at handling my financial matters. After completing the course, I found some other things that will be very helpful to me in the future. I am considering retiring in the next two to three years and I want to be practically debt free by that time and have enough income to live comfortably in my retirement.”

-E. Butler

-Dallas, TX

“I believe this course should be required before the first credit card is issued to a person.”

-S. Doman

-Austin, TX

“I now have a better "big picture" grasp of the world of credit and debt, and am more committed than ever to improving my credit.”

-M. Ethridge

-Corsicana, TX

“By taking this course it has made me take a look at how fast I spend money on credit cards and take a look at the interest rate on all of my cards, in return will make me think twice about using them!”

-C. Fairchild

-Southlake, TX

“I'm thankful that you guys have introduced me to the Debt-Guard Program. I hope that the information I have obtained will help me in the near future.”

-S. Fernandez

-Houston, TX

“This course has helped me understand my credit, and give me the skills to better my financial situation.”

-S. Gilbert

-Mineral Wells, TX

Taught me a great lesson on how to spend money wisely.

-M. Kwofie

-San Antonio, TX

This course really made me think about our credit situation and enlightened me on the financial risks we could put ourselves in if we over-extend our credit responsibilities. Thanks for making this available; it's something everyone should have to complete.

-B. Neff

-Coldspring, TX

The courses gave me a much more understanding about money, debt, and credit. The courses will definitely benefit me now and in the future!

-N. Neely

-San Antonio, TX

I do income taxes for a number of clients and find that this course would be very beneficial to many...I will refer them to your website....

-M. Valencia Gonzalez

-El Paso, TX

I am less anxious about things now that I am informed. Thanks for sending me the course

-S. Preston

-Lufkin, TX

I wish I would have had this type of education back in high school. It should be impressed upon young men and women the importance of money and credit in today's society.

-T. Downer

-Eules, TX

I understand better how creditors and lenders determine my loan potential. I also understand better how to stay out of debt (mostly how to say no to a future spouse).

-C. Johnson

-Fritch, TX

I have enjoyed soaking up new info. Knowledge is power. Thank you so very much for your help. I know that I can set budgeting goal and accessed them with the help of all of you at mesquite social service. Thank you so very much...

-N. King

-Mesquite, TX

The knowledge I have gained through this course is priceless. The worksheets are a fantastic tool that I will use regularly. I thought I knew everything I needed to know but through the courses, I found that there was so much more to learn. Thank you so

-S. Allen

-Eustace, TX

I have to practice what I've learned and try to pass this information to my husband and children.

-J. Kutach

-Boling, TX

I now have a much better understanding of credit and how it all works. I am now able to define my goals better and not go for immediate gratification. Thank you for the information, I wish I had known all this years before.

-B. Thomas

-Houston, TX

It's good to learn valuable information like this so I won't make wrong choices on where and when to obtain credit. As a result of this course, I plan to select creditors better, not just allow them to select me.

-D. Demus
-Missouri City, TX

It has change the way I spend my money. Now I save money instead of not having any money.

-K. Willms
-Universal City, TX

I'm glad I took this course it helped me to understand a lot of things I didn't know or was aware of. Very beneficial!!

-C. Randall
-Smithville, TX

UT - UTAH

“Very informative and I’m sure I will benefit in the future from this information.”

-J. Porter
-Salt Lake City, UT

Great stuff, especially for free. I think it helped in many topics, but most of the stuff I already knew. I had hoped for some more complicated information such as how NSF checks can affect your credit rating, if at all, and maybe some topics relevant to

-J. Jones
-Taylosville, UT

It has really opened my eyes and showed me what I need to do

-N. Womack
-Murray, UT

VT - VERMONT

[No testimonials available at this time from the state of Vermont.](#)

VA - VIRGINIA

“I really enjoyed this course. There were some things that were very helpful to me. Thank you!

-Y. Wilkerson
-Suffolk, VA

“This course is great! Thanks so much! It pays to read it more than once and to keep it around to go back and read it again.”

-P. Tharpe
-Front Royal, VA

“I enjoyed this program very much because it has helped me to budget my money. I have made out a budget for each month since I joined this program. These budgets have improved my spending at least 80 percent.”

-M. Robinson
-Luray, VA

“The information was very useful for me. Thank you!!”

-A. Carter-Chaffin
-Farmville, VA

“The information was well presented, in plain language.”

-C. Abel

-Sunnyside, VA

“This course is a blessing. Now that I've finished, I'm a little wiser and better armed to make sound financial decisions.”

-J. Davey

-Chesapeake, VA

“I really enjoyed taking these courses. I am able to now understand my debt situation and corrected. Hopefully I will be out of debt in the next four years.”

-S. Greene

-Blacksburg, VA

“This is a very good course and clarified some of my financial doubts.”

-V. Guadalupe

-Norfolk, VA

WA - WASHINGTON

“This course helped me to better understand my money, debt and credit management. Thanks!”

-D. Neels, Jr.

-Spokane Valley, WA

“I really enjoyed this course and learned so much.”

-F. Gumbleton

-Spokane, WA

“Very informative. Enough information to re-visit the site.”

-S. Francum

-Bremerton, WA

Thanks for all the good info. I'm only 20 years old but understanding credit should really help me out as I become more financially endowed.

-J. Tycer

-Vancouver, WA

The information was well presented, in plain language. The test questions were valid, (not trick questions, with the use of double negatives and other poor wording).

-C. Abel

-Sunnyside, WA

WV – WEST VIRGINIA

“Very helpful...very useful information.”

-T. Faircloth

-Martinsburg, WV

“I felt this information was very helpful. I already knew a little about credit ratings/scores because I was a mortgage loan processor. However, I really gained a better understanding overall. One suggestion: have a chapter where you make the consumer feel good about their choice to consolidate.”

-J. Odell

-Morgantown, WV

“I am thankful for this course. I didn’t realize how much I was unaware of how credit can result in major problems. Thank you for this course!”

-T. George
-South Charleston, WV

“Love it! It was really interesting. I learned a lot and keep reading the book over and over.”

-P. Howard
-Alderson, WV

“I would like to thank you for the new knowledge. I’ve learned a lot. I’m glad to have taken this course.”

-H. Tryon, Jr.
-Anmoore, WV

WI - WISCONSIN

“Thank you! I appreciate the material being written in Spanish. The material is easy to understand.”

-R. Aguilera
-Abbotsford, WI

“This course was written in a way that a financially illiterate person could understand. Thanks so much for your help.”

-K. Roth
-Junction City, WI

“They have opened my eyes and clarified many issues dealing with debt and credit! I truly wish I could have gone through this course at age 18.”

-M. Drevlow
-Marshall, WI

I gained a better understanding of my credit and ways to improve it. I am challenged for the New Year to become better with my money.

-S. Yakel
-Green Bay, WI

WY - WYOMING

[No testimonials available at this time from the state of Wyoming.](#)