

COLLEGE *of* CHARLESTON

CERTIFIED FINANCIAL PLANNER™ Certification Education Program

****Program is pending approval from the Certified Financial Planner Board.****

College of Charleston does not certify individuals to use the CFP®, CERTIFIED FINANCIAL PLANNER™, and CFP (with flame logo)® certification marks. Certified Financial Planner Board of Standards, Inc. owns the certification marks CFP(R), CERTIFIED FINANCIAL PLANNER(tm) and federally registered CFP (with flame logo) in the U.S., which it awards to individuals who successfully complete CFP Board's initial and ongoing certification requirements.

The College of Charleston Certified Financial Planner (CFP®) Certification Education Program is designed to broaden the financial skills and career options of professionals practicing in the financial services industry. This academically rigorous and challenging program is offered over a 12-month period. The next program is scheduled to begin Monday, March 19, 2018. Courses will meet in-person Monday evenings from 6:00 to 9:00 p.m. at the College of Charleston North Campus located at 3800 Paramount Drive in North Charleston. Students will have on-line course-work that will be completed weekly. Each module will have one Saturday meeting from 8:00am-5:00pm.

Who Should Apply?


The course is designed for individuals in the financial services industry. Applicants are expected to have earned a bachelor's degree from an accredited college or university. In addition, successful financial planning students usually have three or more years of experience in the financial services industry.

Applicants without the credentials described above can be admitted if, after an interview, it is determined that success in the program is highly likely.

Successful students in the past have included several individuals making a career change with no professional financial background. Also, some have taken the program for their own personal growth. Students without a strong financial background should expect to invest additional study time to keep pace, but can have a very rewarding experience.

The CFP® Credential

Please note that the College of Charleston does not award the CFP® or CERTIFIED FINANCIAL PLANNER™ designation. The certification marks, owned by Certified Financial Planner Board of Standards, Inc., are awarded to individuals who successfully complete the CFP Board's initial and ongoing certification requirements.

CFP®, , and CERTIFIED FINANCIAL PLANNER™ are federally registered service marks of the Certified Financial Planner Board of Standards, Inc. (CFP Board).

The Program Curriculum

The program curriculum reflects the professional knowledge requirements needed by financial planners as determined by the CFP Board. The program includes seven modules, plus an optional review session. Students must have a 70% on each course in order to sit for the CFP exam.

- **Fundamentals of Financial Planning** - This course, the first in the CFP® Certification Professional Education Program, is the foundational course for individuals seeking to provide personal financial planning services to the public. The financial planning process, as well as the legal, ethical, and regulatory issues affecting financial planners, and time value of money concepts, is covered. In addition, the course covers the use of a financial function calculator, preparation and interpretation of personal financial statements, personal budgeting, debt management, lease versus buy decisions, college funding, and special planning needs.
- **Insurance Planning** - This course discusses the principles of risk management and insurance, allowing you to identify a client's risk exposure and select appropriate risk management techniques.

- **Investment Planning** - The course covers the various aspects of risk, return, and correlations. It evaluates and analyzes the array of investment alternatives and their risk-expected return characteristics, individually and in combination. Different investment strategies and valuation models are also utilized to apply and understand basic investment principles and practices. Finally, methods of evaluating investment results are discussed.
- **Income Tax Planning** - The application of income tax laws to the transactions of individuals and businesses is important in planning for the avoidance, minimization, and deferral of taxation. This course examines the federal income tax system with particular reference to the income taxation of individuals. Taxation of sole proprietorships, partnerships, and corporations is also examined. The course also covers tax-advantaged investments, taxation of investments and insurance products, the alternative minimum tax, tax traps, and more.
- **Retirement Planning and Employee Benefits** - In the Retirement Planning and Employee Benefits course, you will focus on retirement planning and employee benefits as an integral part of financial planning. You need to be aware that any insurance planning, investment, or tax management decision can have an impact on retirement planning; likewise, retirement planning decisions have implications for insurance, investments, and income taxes. The case analysis involves calculation of personal savings for retirement, interpreting employee benefits, and recommending a retirement plan.
- **Estate Planning** - The Estate Planning course provides students with an introduction to estate planning and taxation. Upon completing this course, students will have gained a firm grasp of estate planning concepts; understand how and when estate taxes, gift taxes, and generation-skipping transfer taxes are applied; and have learned how a decedent's property is transferred to others outside of and through the probate process.
- **Financial Plan Development (Capstone)**— This course builds upon the materials in the first six courses of the educational program. Emphasis is on the application of financial planning concepts in an integrated planning environment. This course is mandatory for completion of the Certified Financial Planner Certification Education Program. Please note: **tuition is paid separately for this course.**
- **CFP® Certification Examination Review**—Students have many options for examination review including the fast paced four-day review offered through Kenneth Zahn, Inc. These review courses are separate from the College of Charleston Certified Financial Planner Certification Education Program and are not included in the tuition.

Fees

Non-refundable Application Fee \$100

**Application Fee will be applied to tuition if student is admitted into program.

Tuition and Materials

Tuition \$4,500

Course Materials \$1,875

Books

Online Learning Materials

Sample Exams

Additional Fees

-**The required calculator for this program is the HP10BII+.** *Students will be required to purchase their own calculator prior to the program beginning.*

-The cost for the **Capstone** course is \$600.00. This amount is not included in the tuition.

-Students may choose to participate in Live Review programs. Below are the costs for two of the programs offered near the Charleston area.

Zahn Live Review (including materials)	\$975
Dalton Live Review (estimated)	\$1,195

-Upon successful completion of the program, students will register and pay for the CFP Certification Examination and Board Licensure.

**Payment Plans are available. Contact barronb@cofc.edu to enroll in a payment plan.

DISCOUNTS

A \$200 discount will be provided for individuals who submit their application by December 1st, 2017. A group discount of \$700 will also be available for companies with three or more participants.



Certified Financial Planner Certification Education Program 2018 Course Schedule

Mondays will be in person; Wednesdays/Thursdays will be online session; Saturdays will be in person

Classes meeting times: Mondays 6:00-9:00

Thursdays 6:00-9:00

Saturday 8:00-5:00

Fundamentals of Financial Planning (38 hours)

Monday – March 19, March 26, April 2, April 9, April 16

Thursday – March 22, March 29, April 5, April 12, April 19

Saturday – April 21

Insurance Planning (38 hours)

Monday – April 30, May 7, May 14, May 21, June 4 (May 28 Memorial Day)

Thursday – May 3, May 10, May 17, 24, 31

Saturday – June 9

Investment Planning (38 hours)

Monday – June 18, June 25, July 2, July 9, July 16

Thursday – June 21, June 28, July 5, July 12, July 19

Saturday – July 21

Income Tax Planning (38 hours)

Monday – July 30, August 6, August 13, August 20, August 27

Thursday – August 2, August 9, August 16, August 23, August 30

Saturday – August 25

Retirement Planning and Employee Benefits (38 hours)

Monday – September 10, September 17, September 24, October 1, October 8

Thursday – September 13, September 20, September 27, October 4, October 11

Saturday – October 13

Estate Planning (38 hours)

Monday – October 22, October 29, November 5, November 12, November 19

Thursday – October 25, November 1, November 8, November 15, November 29

Saturday – December 1st

(Thanksgiving Holiday 11/22)

Capstone (45 hours)

- Assigned December 15th and due January 30th, 2019