COLLEGE of CHARLESTON

CERTIFIED FINANCIAL PLANNER™
Certification Education Program

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™ 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, August 5th, 2019. Courses will meet in-person on 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. Students should expect to spend approximately 15 to 20 hours each week (outside of class-time) on coursework. All modules except Fundamentals of Financial Planning will have one Saturday meeting from 8:00am-5:00pm.

**Please note that additional in-person meetings may be scheduled at the discretion of the instructor.

**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 it is determined that success in the program is highly likely.

Successful students in the past have included 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®, CERTIFIED FINANCIAL PLANNER™ are federally registered service marks of the Certified Financial Planner Board of Standards, Inc. (CFP Board).

To become a CFP® professional, you must:
1) Complete a CFP® Board Registered Program
2) Sit for the CFP® exam
3) Hold or earn a bachelor’s degree from an accredited university or college within five years of passing the CFP® exam
4) Have at least three years of relevant financial planning experience
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% in each module 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.

- **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.

- **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 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.

- **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.

**Course Materials**

The College of Charleston partners with the College for Financial Planning (CFFP) to provide the most accurate, up-to-date course materials. Textbooks will be provided along with a variety of online learning materials and sample exams. The cost for textbooks and course materials is included in the **Fees** section below. **The required calculator for this program is the HP10BII+.** Students will be required to purchase their own calculator prior to the beginning of the program.

**Fees**

**Non-refundable Application Fee**

$100

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

**Total Tuition Due at start of program**

$6,375

**Tuition**

$4,500

**Course Materials**

$1,875

- **Books**
- **Online Learning Materials**
- **Sample Exams**

**Additional Fees**

- The cost for the **Capstone** course is $600.00. This amount is not included in the tuition and will be paid directly to the College for Financial Planning upon completion of all course modules. To register and pay for the Capstone course, students will contact the CFFP Enrollment Team at 800-237-9990 Option #2. Payment for the Capstone course must be made at the time of registration.

- 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 **cattelld@cofc.edu** to enroll in a payment plan.

**DISCOUNTS**

A $300 discount will be provided for individuals who submit their application by May 31, 2019. A $200 discount will be provided for individual who submit their application by June 30, 2019. A group discount of $700 will also be available for companies who send three or more participants.
CFP® Certification Education Program
Application for Admission

Please send Application Packets with $100.00 application fee to:
College of Charleston North Campus
3800 Paramount Drive
North Charleston, SC 29405

Office: (843) 953-6684
Fax: (843) 953-7454
Email: north@cofc.edu

The application deadline is July 15, 2019 for the program beginning August 5, 2019.

BACKGROUND INFORMATION

NAME:

First    Last    Middle

ADDRESS: ____________________________________________ CITY: __________________________

STATE/PROVINCE: __________ COUNTRY: ______________ POSTAL CODE: ________________

TELEPHONE NUMBER: ___-___-______ EMAIL ADDRESS: ________________________________

DATE OF BIRTH: (Month) _______ (Day) _____ (Year) ________  GENDER: Male [ ] Female [ ]

COUNTRY OF BIRTH: __________ COUNTRY OF CITIZENSHIP: ________

Are you Hispanic/Latino? _____ Yes _____ No

Regardless of your answer to the above question, please mark one or more races to indicate what you consider yourself to be:

_____ White _____ Black or African American  _____ Alaska Native

_____ Asian _____ American Indian  _____ Native Hawaiian

_____ Pacific Islander

Did you receive a dishonorable discharge from the military or do you have any convictions, guilty pleas, or judicial findings or charges for any criminal offenses (including juvenile offenses) other than minor traffic violations?

_____ Yes _____ No If so, what were the charges? _____________________________________________

EDUCATION (list chronologically all post-secondary education)

<table>
<thead>
<tr>
<th>College/University</th>
<th>Dates Attended</th>
<th>Major/Field</th>
<th>Degree/Diploma</th>
<th>Date Granted</th>
<th>GPA</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Professional Designations, Licenses, or Registrations:
EMPLOYMENT INFORMATION

Employer: ___________________________________ Employment Dates: ____________________
Address: _________________________________
Job Title and Job Description: ____________________________________________________________

Please answer the following questions:

Do you plan to register for the Certification Examination?  Yes ☐ No ☐

What are your objectives in taking the Financial Planning Education Program?
____________________________________________________________________________________
____________________________________________________________________________________
____________________________________________________________________________________

Please select your years of experience in the following areas:

Financial Planning: ☐ No Experience ☐ 1-3 Years ☐ 3+ years
Financial Services: ☐ No Experience ☐ 1-3 Years ☐ 3+ years
Investments: ☐ No Experience ☐ 1-3 Years ☐ 3+ years
Accounting: ☐ No Experience ☐ 1-3 Years ☐ 3+ years
Economics: ☐ No Experience ☐ 1-3 Years ☐ 3+ years
Insurance: ☐ No Experience ☐ 1-3 Years ☐ 3+ years
Law: ☐ No Experience ☐ 1-3 Years ☐ 3+ years
Retirement Planning: ☐ No Experience ☐ 1-3 Years ☐ 3+ years
Benefits: ☐ No Experience ☐ 1-3 Years ☐ 3+ years
Individual Counseling/Psychology: ☐ No Experience ☐ 1-3 Years ☐ 3+ years

HOW DID YOU HEAR ABOUT US?

[ ] Website [ ] Friend/Family [ ] Student [ ] Other (Please specify) ____________________________

Declaration of Citizenship or Legal Presence in the United States: Section 17 of the South Carolina Illegal Immigration Reform Act (H. 4400, Act 280 of 2008), enacted June 4, 2008, requires South Carolina public colleges and universities to verify the lawful presence in the United States of their students. To attend a public college or university in the state, a student must be a citizen or national of the United States or an alien lawfully present in the United States. Students are required to provide proof of lawful presence in the United States before being allowed to enroll or continue enrollment at the College. The Board of Trustees of the College of Charleston has approved a verification process to comply with the law.

The College of Charleston does not award the CFP® and CERTIFIED FINANCIAL PLANNER® designation. CFP®, CERTIFIED FINANCIAL PLANNERTM are federally registered service marks of the Certified Financial Planner Board of Standards, Inc. (CFP Board). The certification marks, owned by the Certified Financial Planner Board of Standards, Inc., are awarded to individuals who successfully complete the CFP Board’s initial and ongoing certification requirements.
# Certified Financial Planner Certification Education Program

## 2019 Course Schedule

### Class meeting times
- Mondays 6:00-9:00
- Thursdays 6:00-9:00
- Saturday 8:00-5:00

*Online due dates located on Syllabus*

<table>
<thead>
<tr>
<th>Course</th>
<th>Start Date - End Date</th>
<th>Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Fundamentals of Financial Planning</strong></td>
<td>8/5/19-8/30/19</td>
<td>24 hours</td>
</tr>
<tr>
<td>In-person dates</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mondays – August 5, August 12, August 19, August 26</td>
<td></td>
<td></td>
</tr>
<tr>
<td>No Saturday Class</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Insurance Planning</strong></td>
<td>9/9/19-10/12/19</td>
<td>30 hours</td>
</tr>
<tr>
<td>In-person dates</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Monday – September 9, September 16, September 23, September 30, October 7</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Saturday – October 12</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Investment Planning</strong></td>
<td>10/21/19-12/7/19</td>
<td>36 hours</td>
</tr>
<tr>
<td>In-person dates</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Monday – October 21, October 28, November 4, November 11, November 18, December 2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Saturday – December 7</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Thanksgiving Holiday November 25 – November 30</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Hurricane Makeup Week December 9 – December 13</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Winter Break** December 7, 2019 – January 12, 2020

<table>
<thead>
<tr>
<th>Course</th>
<th>Start Date - End Date</th>
<th>Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Retirement Planning and Employee Benefits</strong></td>
<td>1/13/20-3/7/20</td>
<td>48 hours</td>
</tr>
<tr>
<td>In-person dates</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Monday – January 13, January 27, February 3, February 10, February 17, February 24, March 2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Thursday – January 23</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Saturday – March 7</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Martin Luther King Jr Holiday Jan 20</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Estate Planning</strong></td>
<td>3/16/20-5/9/20</td>
<td>48 hours</td>
</tr>
<tr>
<td>In-person dates</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Monday – March 16, March 23, March 30, April 6, April 13, April 20, April 27, May 4</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Saturday – May 9</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Income Tax Planning</strong></td>
<td>5/18/20-7/11/20</td>
<td>48 hours</td>
</tr>
<tr>
<td>In-person dates</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Monday – May 18, May 25, June 1, June 8, June 15, June 22, June 29, July 6</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Saturday – July 11</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Capstone</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Complete between July 15 and September 15, 2020 to prepare for the November 2020 exam, dates TBD.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Each student in the College of Charleston CFP® Certification Education Program must complete the Enrollment Agreement form. Please initial by each section confirming that you have read and understand the student policies and expectations.

**Attendance**
Students are expected to attend all classes and to complete all on-line coursework. Students are expected to arrive on time for each class, barring unforeseen emergencies. Class attendance is at the discretion of the instructor and may affect the student’s final course grade. Each student is responsible for all information disseminated in the course.

**Missed Examinations**
It is expected that students will take examinations as scheduled. However, in extenuating circumstances, the instructor may allow the student to take a make-up exam. In such cases, the student should contact the College of Charleston Center for Continuing and Professional Education to schedule a time to make-up that exam. The make-up exam must be completed at the College of Charleston North Campus during normal operating hours, within one week of the scheduled examination time. Scores for any make-up exams that are proctored without prior approval will not be accepted and the student's grade in the course will be forfeited.

**Grade and Program Completion Requirements**
The CFP® Certification Education Program is a program comprised of a seven-course curriculum of study plus an optional review session. These interdependent courses are designed to provide a solid foundation of financial planning with emphasis on key areas of insurance planning, income tax planning, investment planning, retirement planning, employee benefits, estate planning, and financial plan development. As such, each of the courses is not taken in isolation, but rather builds on the knowledge and application of the financial planning process learned from the previous course. **Students must receive a grade of 70 or better in each module to advance to the next module.** Specific grading information for each course module can be found in the course syllabus.

All seven courses must be completed with a passing grade (70 or higher) to receive a certificate from the College of Charleston for completion of the CFP® Certification Education Program. Upon successful completion of all course modules, students are eligible to apply for the CFP® Certification Examination. The College of Charleston will submit an Enrollment Verification for each student to the CFP Board, showing successful completion of the program. **For more information about CFP® Certification Requirements, please visit cfp.net.** Grades and Enrollment Verification will not be forwarded to the CFP Board for any students with an outstanding balance at the time of program completion.

**Unsatisfactory Grades or Academic Progress**
The minimum passing grade per course is 70. If a student does not receive a minimum passing grade of 70 on the final examination for each course, the student is required to retake the course. The student is not permitted to move forward with the next consecutive course, until the preceding course is completed with a minimum grade of a 70.
Withdrawal/Leave of Absence

A student may decide to withdraw from the Certified Financial Planner™ Certification Education Program at any time. To protect the integrity of their records, students who wish to withdraw should notify in writing the Director of the Center for Continuing and Professional Education in writing of their desire to formally withdraw from the program. An accurate student record will be especially important if the student decides to return to the College.

Students who withdraw from all courses may reenter at the beginning of the next program without applying for readmission. Students should note that this policy does not obligate the College of Charleston North Campus to offer future programs and that there may be a significant time before the next program cycle. Non-attendance does not constitute a formal withdrawal.

In the event of withdrawal from the program the student will be liable to the College of Charleston for the $100 non-refundable registration fee plus a percentage of the tuition in accordance with the following schedule of withdrawal:

- Withdrawal before the first day of class: Student liable for 0% of tuition
- Withdrawal during the first class module: Student liable for 20% of tuition
- Withdrawal during the second class module: Student liable for 40% of tuition
- Withdrawal during the third class module: Student liable for 80% of tuition
- Withdrawal after the third class module: Student liable for 100% of tuition

The College of Charleston will refund to the student any amounts previously paid which are in excess of the amount owed for the Program within 30 days of the date of withdrawal. Conversely, the student will pay the College of Charleston any remaining amount owed for the Program no later than 30 days following withdrawal.

Readmission of Students Dismissed for Academic Deficiency

Students who have been dismissed for academic deficiency may apply for readmission only after the conclusion of the CFP® Certification Education Program in which they are currently enrolled.

Additional information and letters of recommendation may be required from applicants to consider their application for readmission.

Student Behavior

The CFP® Certification Education Program is bound by all current policies of the College of Charleston. Students should be especially aware of the College’s “Student Handbook: A Guide to Civil and Honorable Behavior” which can be found at http://studentaffairs.cofc.edu/honor-system/studenthandbook/index.php. It is especially important that students be aware that they are bound by the Honor Code, the Code of Conduct, and the sexual harassment policy.

Payment of Fees and Payment Plans

Tuition for the program is $6,375.00. This includes required texts or materials. Students may pay in full at the beginning of the program, or they may arrange a payment plan. Students choosing a payment plan for tuition must have a payment plan approved by the Assistant Director and Business Manager prior to the beginning of the program.

By initialing this section, students agree to the following:

I understand that as a result of enrollment at the College of Charleston, certain tuition charges and fees will be incurred. I agree that I am financially responsible to pay my bill. I understand that failure to meet the terms of this agreement may entitle College of Charleston to (1) declare the full balance plus late
fees immediately due and payable by law, (2) refuse subsequent registration for any classes and/or drop current classes (3) deny future enrollment in any payment plan, and (4) consistent with bankruptcy and other applicable laws, withhold grades, diplomas, or transcripts, from being released until the unpaid balance, as well as all attorney fees, legal expenses, and other collection costs are paid in full.

I understand that I have a continuing obligation to provide current address (email and residential) and phone information to the College of Charleston. I authorize the College of Charleston, the Treasurer’s Office, and their respective agents and contractors to contact me and/or my co-signers and agents regarding my tuition, fees, and ancillary charges and/or loan request or my loan(s), including repayment of my loan(s), at the current or any future number that I provide for my cellular phone or other wireless device using automated telephone dialing equipment or artificial or prerecorded voice or text messages.

**Payment Methods:**
Checks made payable to College of Charleston and mailed to:
College of Charleston
Center for Continuing and Professional Education
3800 Paramount Drive
North Charleston, SC 29405

Credit card (American Express, Discover, MasterCard or Visa)

**Contact Information**

Alice Hamilton        (843) 953-3313
Director, Continuing and Professional Education   hamiltonam1@cofc.edu

Bronwyn Barron       (843) 953-3495
Asst. Director, Continuing and Professional Education  barronb@cofc.edu

Donna Johnson       (843) 953-3525
Business Manager, Continuing and Professional Education  cattelld@cofc.edu

I have read and understand the above policies and have retained a copy of this signed Agreement for my records. I have received a copy of the CFP® Certification Education Program Student Information Guide and agree to be bound by its policies as well as the policies of the Center for Continuing and Professional Education.

☐ I will pay in full before the first scheduled class.
☐ I choose an installment plan (to be determined)

Printed Name _____________________________________________________________

Signature _______________________________________     Date _________________