

SAN FRANCISCO STATE UNIVERSITY **Extended Learning**

2010/2011

EXECUTIVE CERTIFICATE *in* FINANCIAL PLANNING PROGRAM

www.cel.sfsu.edu/financial



Whether you are new to the financial services industry or a seasoned financial services professional, this program is designed to be equally beneficial. An outstanding faculty presents the material in a manner that is clear, concise and understandable. The program will focus on the technical aspects, practical application, ethics and professionalism of financial planning.

"Certified Financial Planner Board of Standards, Inc. owns the marks CFP®, CERTIFIED FINANCIAL PLANNER™, and federally registered CFP (with flame design) in the U.S., which it awards to individuals who successfully complete initial and ongoing certification requirements.

San Francisco State University does not certify individuals to use the CFP®, CERTIFIED FINANCIAL PLANNER™, and the federally registered ® certification marks. CFP® certification is granted only by Certified Financial Planner Board of Standards, Inc. to those persons who, in addition to completing an educational requirement such as this CFP-Board Registered Program, have met its ethics, experience and examination requirements."



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www.cel.sfsu.edu | 415-405-7700

EXECUTIVE CERTIFICATE *in* FINANCIAL PLANNING

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San Francisco State University
College of Extended Learning
offers this program in partnership
with Kaplan Schweser, the
leading provider of financial
planning and education materials.
Kaplan Schweser has helped
more than 12,000 financial
professionals pass the CFP®
Certification Examination.
Because of Kaplan Schweser's
extensive experience in
providing financial planning
education, students participate
in an efficient and
effective learning environment.

FREE INFORMATION SESSIONS

Extended Learning will host
several Information Sessions.
For exact dates and times, visit
www.cel.sfsu.edu/financial.

- Learn about the program
- Meet the faculty
- Get your questions answered

Call (415) 817-4240
to reserve a space.

The San Francisco State University College of Extended Learning Executive Certificate in Financial Planning program has been designed for professionals in the brokerage, insurance, accounting, banking, and related industries. Whether you are new to the financial services industry or a seasoned financial services professional, this program is designed to be equally beneficial. An outstanding faculty presents the material in a manner that is clear, concise and understandable. The program will focus on the technical aspects, practical application, ethics and professionalism of financial planning. The topics covered by this program are:

- The Process of Financial Planning
- Insurance Planning
- Investment Planning
- Income Tax Planning
- Retirement and Employee Benefits Planning
- Estate Planning

Program Structure

The Executive Certificate in Financial Planning is a nine month certificate program featuring six sequential courses that meet on Friday night and Saturday every other weekend. Programs begin in September and January of each year. Visit our website at www.cel.sfsu.edu/financial to see dates and times for classes.

Admission Criteria

Participants in the certificate program must have a four-year degree or equivalent work experience. Any requests for exceptions to the above admissions requirements must be made in writing to the Program Director.

Application Procedures

Contact Greg Gaston at (415) 817-4240 or email ggaston@sfsu.edu.

Enrollment Tuition

Cost for the six course curriculum is \$5,400 plus books and materials, and two payment options are available.

If the full payment is made up front, a discount of \$200 will be applied.

A three payment plan is available. Students must sign a contractual agreement for the full tuition of \$5,400, and three payments of \$1,800 will be due with the first payment prior to the beginning of the program. The tuition is non-refundable after the start of the program. Payment may be made by check or credit card.

Certificate

Upon successful completion of all required courses, participants will receive a certificate of completion from SF State Extended Learning. SF State Extended Learning is a registered provider with the CFP® Board of Standards, Inc. Students who successfully complete the Executive Certificate will be eligible to sit for the CFP® Certification Examination.

Program Faculty

SF State Extended Learning is proud to have assembled an outstanding faculty, in conjunction with Kaplan Financial. All faculty in the Executive Certificate of Financial Planning program have CFP® certification, a professional designation or license. The faculty presents the material in a manner that allows students to utilize their time efficiently and effectively outside of the classroom.

FAQ

What is the time commitment required for study outside of the classroom?

Depending on the student's previous experience and education, a student can expect to spend between 1-2 hours studying outside of the classroom for every hour in the classroom.

How long is the program and how much does it cost?

This is a nine-month program consisting of six courses: Fundamentals of Financial Planning and Insurance Planning, Investment Planning, Income Taxation and Tax Planning, Retirement and Employee Benefits Planning, Estate Tax Planning and a Case Course in Financial Planning. Tuition for the program is \$5,400. Tuition does not include books and materials.

Why choose the SF State Extended Learning Executive Certificate in Financial Planning program over another program?

Quality instruction is a must for any outstanding educational program. All faculty members have advanced degrees and certifications and are experienced professionals in their fields.

This program is a joint effort between Kaplan Schweser and SF State Extended Learning. Kaplan Schweser is the leading provider of review materials and courses for the CFP® Certification Examination as well as a nationally recognized publisher of financial planning education materials and courses.

What is the process of attaining CFP® certification?

In order to attain CFP® certification, there are the four E's: Education, Examination, Experience and Ethics.

Education

The Education requirement can be fulfilled by successfully completing the SF State Extended Learning's Certificate in Financial Planning program. Certain professionals such as a Ph.D., D.B.A., JD, CFA, CPA, ChFC or CLU may challenge the exam. Once you become a CFP® certificant, you will be required to complete 30 hours of continuing education every two years.

Examination

The CFP® Certification Examination is given three times per year in March, July and November. The national pass rate on the examination is approximately 55-60%. Based on a 2004 Job Topic Study, CFP Board issues a topic list covering 89 areas a candidate should be prepared to answer at the evaluation level or lower.

Experience

In order to receive CFP® certification, the candidate must meet certain experience requirements. A candidate must possess a bachelor's degree and 3 years of related work experience. In addition, this experience must be completed in the 10 years preceding the exam or 5 years after the exam.

Ethics

CFP® certificants are required to abide by CFP Board's Code of Ethics and Professional Responsibility and Financial Planning Practice Standards. In addition, CFP® certificants are required to disclose to CFP Board if involved in a criminal or civil proceeding.

COURSE DESCRIPTIONS

FUNDAMENTALS OF FINANCIAL PLANNING AND INSURANCE PLANNING (6.8 CEU)

This course will introduce students to the theory and practice of financial planning. Students will receive an overview of specific areas of financial planning such as income tax planning, investment planning, retirement planning and estate planning. In addition, the course will present topics on the concepts of time value of money, education and retirement funding, and insurance planning. A financial calculator, such as an HP-10BII, is required for this course.

INVESTMENT ANALYSIS AND PORTFOLIO MANAGEMENT (3.2 CEU)

This course introduces investment strategies, portfolio allocation theory and application, debt and equity securities, and portfolio management strategies. This course will also emphasize the importance of determining a client's risk tolerance and goals and then managing an investment portfolio that incorporates a client's level of risk while achieving financial goals.

TAXATION OF PERSONS, PROPERTY AND OTHER ENTITIES (3.2 CEU)

This course will focus on the federal income tax system. Topics will include gross income inclusions, exclusions, deductions, exemptions and credits. This course will consider the income taxation of individuals, sole proprietorships, partnerships, LLC's, and corporations (including S corporations). Finally, this course will present the students with taxation avoidance and minimization alternatives.

RETIREMENT AND EMPLOYEE BENEFITS (3.2 CEU)

This course includes the comprehensive study of qualified and nonqualified retirement plans, other tax-advantaged plans, and employee benefits. In addition, this course will present an overview of the Social Security, disability and health care program.

ESTATE TAX PLANNING (3.2 CEU)

This course will provide students with an introduction to estate planning and the taxation of estates for the purposes of financial planning. In addition, the overall tax implications of gifts and bequests will be presented in a manner that provides students with taxation avoidance and minimization techniques to be used when planning a client's estate.

CASES IN FINANCIAL PLANNING (6.4 CEU)

This course will involve case analysis and the integration of the six major areas of personal financial planning, which include:

- Fundamentals of Financial Planning
- Insurance Planning
- Investment Planning
- Income Tax Planning
- Retirement Planning
- Estate Planning

Students will examine the financial condition of individuals or families in a real-world application of the financial planning topics that have been covered in the previous five courses. Students will have the opportunity to develop a financial plan and present their recommendations. The course is an excellent preparation tool for professionals entering the field and for solving case-type questions on the CFP® Certification Examination.