



UCIRVINE | EXTENSION

Business and Management

Personal Financial Planning Certificate Program

- **Curriculum satisfies the CFP Board's education requirement to sit for the CFP® Certification Examination**
- **Earn the designation Personal Financial Planner from the University of California**
- **California MCLE and California Department of Insurance CE credit available on select courses**
- **Program available online and on campus (regular and accelerated formats)**



CERTIFIED FINANCIAL PLANNER™

CFP®



Improve Your Career Options with a Professional Certificate

**Program available online
and on campus (regular
and accelerated formats)**

In today's competitive business market, leaders are appointed based on credentials and experience. To stay ahead of the competition, advance your career and increase your earning potential, enroll in one of University of California, Irvine Extension's professional certificate programs. Convenient and affordable, UC Irvine Extension makes it easy to learn on your own time, in your own way. Courses are designed to ensure you gain mastery of a particular topic, and instructors are highly qualified leaders in their professions.

UC Irvine Extension is the only continuing education provider in Orange County that represents the University of California. A certificate bearing the UC seal signifies a well-known, uncompromising standard of academic excellence.



Personal Financial Planning Certificate Program

Market research indicates that the financial planning field is one of the fastest growing fields in Orange County. The demand for the CERTIFIED FINANCIAL PLANNER™ professional attests to the growth of this service profession.

University of California, Irvine Extension's Program in Personal Financial Planning is registered with the CFP Board. This registration allows presently enrolled students and graduates of the UCI Extension program who wish to be recognized by the designation CFP® to take the CFP® Certification Examination.

UCI Extension does not award the CFP® and CERTIFIED FINANCIAL PLANNER™ designation. The right to use the marks CFP® and CERTIFIED FINANCIAL PLANNER™ is granted by the CFP Board to those persons who have met its rigorous educational standards, passed the CFP Board Comprehensive CFP® Certification Examination, satisfied a work experience requirement, and agreed to abide by the CFP Board Code of Ethics and Professional Responsibility. Students interested in sitting for the exam must complete all of the required courses. Only persons registered with the CFP Board are permitted to sit for the CFP® Certification Examination. Only the CFP Board issues CFP® certificates and licenses.

Who Should Enroll

This program prepares individuals for employment in the financial planning field. It is designed for:

- Individuals who desire to enter the financial planning field
- Those seeking a career change or positions within the field of financial planning
- Current professionals in banking, accountants, stock-brokers and attorneys
- Mid-career professionals in the finance industry who want to hone their skills
- College graduates
- Others considering a career in personal financial planning

Students not pursuing the certificate are welcome to take as many individual courses as they wish.

Certificate Requirements

A certificate is awarded upon completion of eight required courses each with a grade of "C" or above for a total of 315 hours of instruction. Please apply for certificate candidacy by the end of your third course.

After you have completed all requirements, you may request to receive your official certificate by completing the Request for Certificate and returning it to our offices as noted on the form. All requirements must be completed within five (5) years after the student enrolls in his/her first course.

Notes: *Students who successfully complete all required courses in the PFP Certificate Program are eligible to sit for the CFP® Certification Examination. A bachelor's degree (or higher), in any discipline, from an accredited college or university is required to attain CFP® certification. A Bachelor's Degree is not required to complete the certificate program or sit for the exam. Students who pass the examination must also fulfill the work experience and ethics requirements as required by the CFP Board to become a CERTIFIED FINANCIAL PLANNER™. For more information about these requirements, visit the CFP Board at www.cfp.net.*

For more information:
Francine Berg
Program Representative
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fberg@uci.edu



On-Site Training

Bring this program to your workplace. Through Corporate Training, we can deliver this program or customize one that fits your company's specific needs. Visit extension.uci.edu/corporate or call (949) 824-1847 for information.

Program Benefits

- Obtain knowledge and skills that will enable you to offer sound financial advice and quality client service.
- Curriculum satisfies the CFP Board's education requirement to sit for the CFP® Certification Examination.
- Earn the designation Personal Financial Planner from the University of California.
- Strengthen your professional network.
- California MCLE and California Department of Insurance CE credit available on select courses.
- Program available online and on campus (regular and accelerated formats).

Program Fees

The total cost of the program varies depending on the format chosen. Actual fees may differ from the estimate below. Fees are subject to change without prior notice.

Classroom Course Fee	\$550 per course
Online Course Fee	\$610 per course
Textbooks	\$100-\$125 per course
Candidacy Fee	\$125
Parking	\$34 per quarter

Advisory Committee

Linda Barlow, CFP®, Financial Consultant

Don DeBok, CFP®, Assistant Planner, Newport Planning Corporation

Michael Feldman, Executive Vice President, California Branch Banking, Union Bank

Delia Fernandez, CFP®, Financial Planner, Fernandez Financial Advisory

Linda Hewitt, CFP®, CRPC®, Co-Founder, Financial Planning Education Solutions

Ray Kim, CFP®, President and CEO, Diligent Financial Group, Inc.

Nancy LeClaire, CFP®, CPA, Co-Founder, Financial Planning Education Solutions

Gary Miller, Portfolio Manager, Trusted Financial Advisors

Timothy Neuville, CFP®, ChFC, CLU, Financial Planner, Pacific SW Financial

Curriculum



Suggested Prerequisite Course

Individuals with no prior experience in the financial industry are strongly encouraged to take, “Business and Financial Mathematics” (MGMT X823.3).

Business and Financial Mathematics

MGMT 823.3 (1.2 CEU)

Math is one of the keys to business success. Gain the competitive edge by acquiring or refreshing your practical mathematic skills using real-world examples of asset and bond valuation, pricing, cash flow, time value of money, retirement savings/disposition, real estate financing, accounting, financial statement analysis, budgeting, project go or no-go decisions (e.g., return on investment, net present value, etc.), and rate volume variance analysis. Both the HP-12C and excel are utilized.

Required Courses (8 courses)

Cash Flow Analysis for Investors & Financial Planners

MGMT X433.20 (3 units)

Students may take this course concurrently with MGMT X433 Survey of Personal Financial Planning. The value of all investments is the present value of all the cash flows that will accrue to the investor, discounted at an acceptable rate. Learn how to measure and evaluate these cash flows from a wide variety of investment situations involving equities, bonds, real estate, mortgages, promissory notes, personal and real property leases. This course prepares the future financial professional with the skills needed to plan, construct and evaluate annuities such as retirement, savings, education and other special purpose funds intended for future use. Covers applied concepts involving present and future values, net present values, internal rates of return, discounted cash flow analysis, risk analysis and other common indices of financial performance. Practical, real-world oriented. (Students must be able to add, subtract, multiply and divide on a financial calculator before attending.) All examples are given in terms of the HP-12C calculator, which is highly recommended. Calculator skills also translated to Microsoft Excel formulas.

Survey of Personal Financial Planning

MGMT X433 (4 units)

The complexities of our uncertain financial world are causing people to seek the help of a qualified financial advisor. This introductory course provides an overview of how each element of our financial lives impacts the whole and leads to a successful financial plan. You will learn how to identify and quantify financial objectives, assess strengths and weaknesses, avoid costly mistakes and develop possible solutions to troubling financial issues. Gain a basic understanding of cash flow, college funding, insurance, taxation, investment analysis, employment benefits, retirement and estate planning. Then apply these concepts in a comprehensive approach to case studies that mimic real life. In addition we will explore the professional dimensions of financial planning such as ethics, state and federal regulations and compliance, consumer protection laws, monetary, fiscal policy and the business cycle as well as client communications. If you are interested in a career in this growing profession or in updating your knowledge, this course is a must.

Insurance Risk Management

MGMT X433.7 (4 units)

Assessing and managing risk competently and accurately is a basic tenant of insurance management. Learn how to apply the process of corporate risk management to an individual’s personal financial plan. This course provides you with the risk management tools and techniques you need to manage risks covered by private insurers in the areas of life, annuity, disability, and medical long term care, homeowners, auto and umbrella liability insurance policies, as well as risks covered by public insurance programs such as Social Security, Medicare, and Medicaid. Gain an insider’s grasp of how to identify risks that could adversely affect an individual’s financial plan, measure and effectively communicate each risk’s financial consequences, develop cost effective strategies that mitigate or eliminate the risks, and implement and monitor those strategies. You will also expand your knowledge of income, estate and gift taxation laws as related to insurance premiums and benefits; alternative methods of financing insurance premiums; and the role of insurance in estate, retirement and savings planning. *This course in both classroom and online format is approved for 30 hours of Continuing Education units from the California Department of Insurance (CDI). Students taking this course either in the classroom or online format will only receive CDI credit once during the two-year license renewal period.*

Curriculum

Investments in Personal Financial Planning: General Principles and Methods

MGMT X433.1 (4 units)

Get an in-depth, working knowledge of the investments essential to your job, including security laws and regulations, time value of money, risk analysis, common stock valuation, expected rates of return, market indicators, monetary policy, fundamental and technical analysis, bonds, yield curves, preferred stock, convertible bonds, options, warrants, futures, mortgages, mutual funds, portfolio construction and management and capital theory. Whether you are joining the profession, or a practitioner interested in advancing your career, this course is vital.

Income Taxation in Personal Financial Planning

MGMT X433.2 (4 units)

Navigating the complexities of income taxation is a basic tenant of personal financial planning. A skillful and successful personal financial planning professional knows how to recognize and take advantage of income tax planning opportunities, as well as how to steer clear of the pitfalls. In this class, you will unravel the complexities of income tax theory and law by understanding the interrelation of the more common rules, regulations and planning techniques applicable to individuals and business entities. You will expand your knowledge of income, deductions, rates, credits, sales, and exchanges; tax favored investments, passive activity rules and basic limitations. Real-life class problems will enable you to gain practical experience in selecting and coordinating the planning techniques which best meets your client's financial objectives. Students will actively solve tax problems through computer research. Whether you are new to the field or a veteran updating your knowledge, this course will give you the most current and relevant information available.



Retirement Planning/Employee Benefits

MGMT X433.8 (4 units)

A basic element in the foundation of a well-designed financial plan is retirement planning. Find out how to do a comprehensive retirement needs analysis. Learn how to use retirement benefits skillfully as part of a business benefit package or individual investment portfolio. Explore and compare the advantages and disadvantages of the various plans and options available for business clients, including benefits provided to their employees and significant planning opportunities for tax deferral and capital accumulation. This course gives you proficiency in using all your financial planning tools, including stock options, non-qualified deferred compensation plans and other non-pension-related benefits; tax favored corporate retirement plans, including pension and profit-sharing plans, SIMPLEs and SEPs; and non-corporate retirement plans such as Individual Retirement Accounts (IRAs) and TSAs. You will gain new insight into the fiduciary responsibility requirements in connection with retirement plans and the taxation of benefits received, while learning to evaluate your alternatives and make the most beneficial choice. *The classroom format of this course is approved for 33 hours of Continuing Education units from the California Department of Insurance (CDI). The online format is approved for 20 hours of CDI Continuing Education units. Students taking this course either in the classroom or online format will only receive CDI credit once during the two-year license renewal period.*



“UC Irvine Extension did a great job preparing me for the exam, as well as a new career.”

Lauree Murphy, graduate, PFP program

Estate Planning

MGMT X433.9 (4 units)

Learn how to guide your clients in protecting and transferring their wealth. If you are a trust officer, attorney, life insurance underwriter or financial planner, this course gives you the fundamental background of what you need to know in proactively meeting your clients' estate planning needs. Gain an insider's grasp of tax objectives, wills and living trusts, the unlimited marital deduction and saving the “second tax,” while exploring the most advanced concepts and methods relating to lifetime gifts and trusts, holding title to property, life insurance and annuities, business interest, post-death tax and legal problems. You will also update your knowledge by reviewing recent tax law changes. *The classroom format of this course is approved for 30 hours of Continuing Education units from the California Department of Insurance (CDI). The online format is approved for 20 hours of CDI Continuing Education unit. Students taking this course either in the classroom or online format will only receive CDI credit once during the two-year license renewal period. This course is eligible for up to 36 hours of California MCLE credit.*

Personal Financial Planning Practicum

MGMT X433.21 (4.5 units)

Prerequisite: All required courses in the Certificate Program in Personal Financial Planning.

This capstone course gives you the opportunity to apply the knowledge you have gained from your course work to create a complete financial plan from the ground up. Beginning with client counseling and data gathering and culminating in the presentation and implementation of the plan, you will utilize the concepts and tools available to financial planners, which you have studied in your Financial Planning Program classes. You will prepare one “mini-plan” and one comprehensive plan as the final class project. Creating this plan is your ultimate “dress rehearsal” before actual fieldwork and an excellent time to work with your instructor and peers to expand and refine your knowledge.

Optional Courses (Non-Certificate)

Review Course for the CFP® Certification Examination

MGMT X433.31 (5 units)

This review course covers the Eight Job Task Domains and 78 Principal Topics you must master to be successful on the CFP® Certification Examination. The course includes test taking techniques and content workbooks with multiple choice review questions. One full day is devoted to case study analysis and strategies for approaching the CFP® Certification Examination. The session builds your confidence and increases your knowledge so that you can perform your best on the exam. The live review session provides an intensive classroom experience.

Internship in Personal Financial Planning

MGMT X433.15 (3 units)

Get the practical, on-the-job experience you need to advance your career in personal financial planning. As an intern, you will be placed with a well-rounded financial planning firm. You will have the opportunity to participate and learn from such job functions as writing financial plans; investment, tax or other strategic financial planning and investment management, overall methodology of providing financial services to clients and more. Financial planning organizations offering internships do so with no obligation to provide compensation to interns. However, your internship is an excellent opportunity to meet and work with professionals in the field and apply the material you have studied while acquiring valuable on-the-job experience. *Course is offered on a pass/no pass basis only.*



Personal Financial Planning Certificate Program



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