UCF Certified Financial Planning Certificate Program

The UCF Certified Financial Planning certificate program provides students with the required education courses to sit for the CFP® Certification Examination. The certificate program has been established to meet the need for professionals who are able to plan, assess and evaluate a client's financial future through the development of a comprehensive financial plan.

The program's courses are taught by financial services professionals who will provide the latest information available in a variety of financial planning areas, including:

- General Principles FP 100 38 hrs
- Insurance Planning FP 200 38 hrs
- Investment Planning FP 300 38 hrs
- Income Tax Planning FP 400 38 hrs
- Retirement Planning FP 500 38 hrs
- Estate Planning FP 600 38 hrs
- Capstone FP 700 45 hrs

* Total Contact Hours: 273

In today's rapidly changing economic climate, people need more help than ever in making the right choices to plan for and protect their financial futures. We live in a prosperous society with greater longevity and, therefore, require more investment advice and sound financial guidance.

Whether you're currently employed in the financial services industry or want to pursue a career in this diverse and quickly changing profession, this certificate program will provide the knowledge and skills you need to help clients meet their financial objectives. By completing the education portion of the CFP® Board requirement for the CFP® certification, you will be more valuable to your clients and employers.

Who Should Attend?
- Financial planners
- Insurance agents
- Retirement plan and employee benefits specialists
- Investment advisors and brokers
- Accountants
- Bankers
- Trust officers
- Anyone considering financial planning as a career

Objectives
- Deliver comprehensive financial planning instruction with an emphasis on quality client service
- Provide the educational requirements needed to sit for the CFP® Certification Examination

Call 407-882-0260 or visit www.financialplanning.ucf.edu

Discounts available to UCF Alumni and FPA Members! Payment plans available.

UCF Continuing Education
3280 Progress Drive, Suite 700
Orlando, FL 32826
407-882-0260
GENERAL PRINCIPLES FP 100 (38 HRS)
Comprehensive overview of financial planning fundamentals. Topics include: financial planning functions; the legal and economic environment; methods of gathering client data; time value of money; ethical and professional considerations; financial analysis; and understanding, implementing, monitoring and reviewing a comprehensive financial plan. Participants gain experience constructing personal financial statements, business structures for clients, budgeting, and dealing with regulatory requirements.

INSURANCE PLANNING FP 200 (38 HRS)
Familiarizes students with the principles of insurance and provides the background, skills and technical ability to analyze and evaluate aspects of risk and exposure. Topics include: identifying risk exposures, legal aspects of insurance, property and liability policy analysis, employee benefits and social insurance. Prepares students to identify risk exposure and selecting the best option to protect clients against loss. Provides practical knowledge of the types of life insurance policies; life insurance needs analysis; medical, disability and casualty insurance; and Social Security benefits.

INVESTMENT PLANNING FP 300 (38 HRS)
Develops skills to effectively evaluate various investment vehicles in accordance with client investment objectives. Topics include: regulation of markets, investment vehicles, investment theory, real estate investment, international investment, analysis of risk and return, financial markets, and modern portfolio theory. Prepares students to work with clients to structure an investment portfolio reflecting the client's life circumstances and objectives.

INCOME TAX PLANNING FP 400 (38 HRS)
Provides a comprehensive coverage of federal income taxation and supplies participants with information and techniques critical for effective tax planning. Topics include: ethical issues, tax law research, terminology, tax computations and concepts, hazards, and penalties. Introduces methods of gathering client information, reviewing clients’ past returns, and minimizing tax payments legally. Covers tax management techniques, tax implications of divorce, employee benefits and investment, financial planning strategies, business structures, sale of personal residence, and passive activity loss rules.

RETIREMENT PLANNING FP 500 (38 HRS)
Provides a comprehensive study of personal and employer-sponsored retirement plans and familiarizes students with methods of gathering information and selecting appropriate options to achieve client retirement goals. Topics include: ethical issues in retirement planning and employee benefits, IRAs, the role of Social Security and Medicare Benefits, tax-sheltered annuities, qualified retirement plans, distributions and distribution options, taxation of benefits, group insurance, and factor analysis.

ESTATE PLANNING FP 600 (38 HRS)
Provides an overview of estate planning and knowledge of the various methods, tools and techniques necessary to develop effective estate plans. Topics include: federal and estate gift taxation, gift and estate planning techniques, trusts, life insurance as an estate planning tool, intra-family business and property transfers, charitable transfers, planning for incapacity, and divorce planning. Also covers wills, trusts, powers of attorney and probate.

CAPSTONE FP 700 (45 HRS)
Thorough, timely review and application of all material covered in the six core courses through complex, broadly based case studies and practical application of critical knowledge, skills and concepts to develop sound financial plans and advice in preparation for the CFP® Certification Examination. Prepares students to analyze complex situations, practice application at the evaluation level of cognitive ability, update their knowledge regarding new legislation or regulations affecting the financial planning field, and develop sound plans in response to realistic situations.

AUDIT STUDENTS
To audit a CFP® required education course, you must provide proof of prior course work by sending transcripts to UCF Continuing Education. Upon completion of an audited course, UCF will not award a grade or certificate. The purpose of auditing the classes is to obtain knowledge to better prepare in a specific area.

CHALLENGE STATUS – CAPSTONE COURSE
If you have one of the following degrees, licenses, or credentials, you will automatically be eligible to apply for the CFP® Certification Examination, after you have completed the Capstone course. More information can be found on the CFP Board Education page www.cfp.net/become

- Ph. D. in business or economics *
- Doctor of Business Administration*
- Licensed attorney – inactive license acceptable**
- Licensed Certified Public Accountant (CPA) – inactive license acceptable**
- Chartered Financial Consultant Public Accountant (CPA)
- Chartered Financial Analyst (CFA®)
- CFP certification from the Financial Planning Standards Board Ltd. (FPSB) Affiliate located in your territory of residence outside the U.S.

*Degree must be from a regionally-accredited U.S. college or University
**If you are fulfilling the education requirement on the basis of an inactive CPA license or law license, you will need to provide a letter from the applicable licensing board stating that you are in good standing with that authority.

INSURANCE CONTINUING EDUCATION
The six core modules are approved by the Florida Department of Financial Services to provide Insurance CEUs to any student with a valid FL Insurance license. The student must complete all contact hours in a module in order to be eligible to receive CEUs.

To obtain CFP® Board’s Guide to CFP® Certification or request information, call toll free 800-487-1497 or mail@cfpboard.org.

Website: www.cfp.net/become

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