

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(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**™ 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 an 11-month period. The next program is scheduled for February 2010. Courses will meet on Monday and Thursday evenings from 6:00 to 9:00 p.m. and will be held at the Lowcountry Graduate Center located at 5300 International Boulevard, Building B, Suite 100 in North Charleston.

ADVANTAGES OF THE PROGRAM AT THE COLLEGE OF CHARLESTON

The College of Charleston **Certified Financial Planner**™ Certification Education Program is an educational program registered with Certified Financial Planner Board of Standards, Inc. (CFP Board). Students who successfully complete the program will be eligible to apply for the CFP® Certification Examination. Other advantages include:

DISTINCTION—With so many people calling themselves financial planners, your certificate from the College of Charleston and your CFP® certification will be an indication that you are a true professional and among the elite in your field. It will provide you with the credibility which today's sophisticated client demands.

PROVEN SUCCESS—Of the College of Charleston students who took the CFP® Certification Examination, 80% passed. The national pass rate is 57%.

KNOWLEDGE—The more you know the more services you can provide to your clients. Expanded knowledge of financial planning is the key to attracting new clients and opening new career options.

NETWORKING—Typical students are accountants, bankers, stockbrokers, investment advisors, insurance professionals, financial planners and other associated professionals from the Charleston area.

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 and with no professional financial background. Also, some have gone through the program for their own personal growth. Students without a strong financial background should expect to put in additional study time to keep pace, but can have a very rewarding experience.

The CFP® Credential

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The Program Curriculum

The program curriculum reflects the professional knowledge requirements needed by financial planners as determined by the CFP Board. The program includes six modules, plus an optional review session.

- **Fundamentals of Financial Planning**—A foundation providing a comprehensive overview of the financial planning process. Topics covered include goal and priority setting, data gathering, and implementation of a financial plan as well as time value of money, the legal and economic environment, and ethical and professional considerations.
- **Insurance Planning**—A course designed to acquaint the student with the basic principles and various types of insurance devices. It prepares students to work with clients by teaching methods of gathering client data, identifying the client's risk exposure and helping the client select products to protect them against loss.
- **Individual and Property Taxation**—A course emphasizing the concepts and methods of determining tax liability for individuals and the taxation of property transactions. It provides the students with information critical for efficient tax planning.
- **Investments**—This course prepares students to work with clients to achieve their financial objectives. It provides them with the skills required for the effective analysis of investment alternatives in a risk-return framework. Emphasis is placed on selection, timing, and diversification techniques.
- **Retirement Planning**—This course offers students an understanding of the planning, implementation, and monitoring of retirement needs, including an examination of employer benefits.
- **Estate Planning**—This course provides students with an overview of estate planning and the tools and techniques which minimize the impact of state and federal taxes on estates, trusts, charitable transfers, gifts and bequests.
- **CFP® Certification Examination Review**—Students have many options for examination review including the fast paced four-day review offered through Kenneth Zahn, Inc. or an intense six-day review course, offered in partnership with BISYS (formerly Dalton Publications). These review courses are separate from the College of Charleston Financial Planning Program and are not included in the tuition.

Fees

Tuition for the program is \$3,850. There is a \$100 application fee. This does not include the costs for books and materials.

Application Fee	\$ 100
Tuition	<u>3,850</u>
Total Cost for CofC Program	\$3,950

Most students choose to take a Review course and the CFP® Certification Examination. Many students also choose a deferred payment plan. Thus, a student might incur these additional costs:

Books and Materials (estimated)	\$940
College of Charleston Deferred Payment Plan	150**
Zahn Live Review (including materials)	925
Dalton Live Review (estimated)	975
Dalton Review Materials (estimated)	335
CFP® Board Examination Fee	595
CFP® Board Licensure Fee	100

****Those choosing the deferred payment plan for tuition, pay \$500 at the program start (in addition to the application fee), then \$350 a month for 10 months.**

Additional Information

The College of Charleston administers the Certified Financial Planning™ Certification Education Program through the Lowcountry Graduate Center.

For more information, contact:

Patricia L. Simpson
Student Services Coordinator
simpsonp@cofc.edu

Dr. Rew A. "Skip" Godow
Executive Director
godowr@cofc.edu

Lowcountry Graduate Center
5300 International Boulevard
Building B, Suite 100
North Charleston, SC 29418
(843) 953-4723
Fax: (843) 953-7454

COLLEGE of CHARLESTON

Phone: (843) 953-4723
Fax: (843) 953-7454

info@lowcountrygradcenter.org

CFP® Certification Education Program Application for Admission

Name: _____ Social Security No. (optional): _____

Permanent Address: _____

City: _____ State: _____ Zip Code: _____

Business Telephone: _____ Home Telephone: _____

E-mail Address: _____ Fax Number _____

EDUCATION (list chronologically all post-secondary education):

<u>College/University</u>	<u>Dates Attended</u>	<u>Major/Field</u>	<u>Degree/Diploma</u>	<u>Date Granted</u>	<u>GPA</u>
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_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

Professional Designations, Licenses, or Registrations: _____

EMPLOYMENT INFORMATION

Employer: _____ Employment Dates: _____

Address: _____

Job Title and Job Description: _____


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

Please attach the following information to your application:

1. A list of your objectives in taking the Financial Planning Education Program.
2. A brief description of your experience and educational background in financial planning, financial services, investments, accounting, economics, insurance, law, retirement planning, benefits, psychology, or individual counseling.

Return completed application along with a non-refundable \$100 application fee to the **Lowcountry Graduate Center, 5300 International Boulevard, Building B, Suite 100, North Charleston, SC 29418**. The application deadline is **January 22, 2010** for the program beginning February 1, 2010.

Signature _____ Date _____

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CFP® Certification Education Program
2010 Course Schedule
11 Month Program
Classes meet on Monday and Thursday from 6:00 – 9:00 pm

Fundamentals of Financial Planning (36 hours) *Barbara Ristow*
February 1, 4, 8, 11, 15, 18, 22, 25, 2010
March 1, 4, 8, 11

Investments (36 hours) *Scott Wells*
March 22, 25, 29
April 1, 5, 8, 12, 15, 19, 22, 26, 29

Individual and Property Taxation (36 hours) *Carrie Lanning*
May 10, 13, 17, 20, 24, 27
June 3, 7, 10, 14, 17, 21

Insurance Planning (36 hours) *Kevin Alford*
July 12, 15, 19, 22, 26, 29
August 2, 5, 9, 12, 16, 19

Retirement Planning (39 hours)
August 30
September 2, 9, 13, 16, 20, 23, 27, 30
October 4, 7, 11, 14

Estate Planning (39 hours) *Shawn Flanagan*
October 25, 28
November 1, 4, 8, 11, 15, 18, 22, 29
December 2, 6, 9

Review Session (January 2010 – TBA)

Holidays

May 31, 2010	Memorial Day
July 5, 2010	Observed
September 6, 2010	Labor Day
November 25, 2010	Thanksgiving