UCSC extension Silicon Valley
KNOWLEDGE YOU PUT TO WORK

PROGRAM SUMMARY

Financial Planning and Wealth Management

BUSINESS AND MANAGEMENT

Free Program Overview

Financial Planning and Wealth Management

Are you interested in a career in the field of Financial Planning? Do you want to do a better job of managing your own finances? Financial planning and wealth management remains a fast-growing field because of the complexity of financial decisions facing all of us. Join us in this session where program coordinators and instructors provide an overview of UCSC Extension's Certified Financial Planner Board-registered program.

Course 13552

CFP

Study with the South Bay's Leading Financial Planning Educator

This is the program financial planning professionals look to most. Hundreds of successful Certified Financial Planners™ have graduated from our programs. Our CFP® examination pass rates meet or exceed national norms. We are the South Bay's only CFP Board-approved provider of classroom instruction. 100 percent of our courses meet the rigorous standards of the CFP Board of Standards. Completing our PFP Certificate fulfills a major requirement to sit for the CFP® Examination and toward qualifying to become a successful CFP® certificant.

Earn the Financial Planning Credential Clients Look for Most

Financial planning and wealth management is a fast-growing and potentially lucrative field. The earning outlook is good for financial advisors and, in particular for credentialed CERTIFIED FINANCIAL PLANNERS™, because so many Americans, including those of the "boomer" generation who are approaching retirement, need professional advice to help them make complex decisions about funding and securing their financial future. Entering the profession as a CERTIFIED FINANCIAL PLANNER™ requires extensive knowledge and training—which you can acquire in the Personal Financial Planning (PFP) Certificate Program at UCSC Extension Silicon Valley.

Pursue Diverse Career Opportunities in Silicon Valley

Many people who enter Extension's PFP Program seeking to better manage their personal assets ultimately embark on financial planning as a career. They discover that financial planning is a rewarding opportunity for Silicon Valley professionals seeking alternative paths or second careers. After receiving comprehensive training in our program, some of our certificate graduates specialize in a single area, such as investments. Others pursue a variety of options, including working for accounting, brokerage or insurance companies, private banks, credit counseling organizations, government agencies, or corporate HR departments, to name a few.

Fulfill All CFP Board Education Requirements

Our PFP Program offers comprehensive grounding in everything you must study to fulfill the Certified Financial Planner Board of Standards' education requirements, prior to sitting for the credentialing examination. Courses cover all the essential topics required by the CFP Board, including investments, risk management, employment benefits, retirement planning, income tax and estate planning.

Receive In-depth Training from Highly Experienced Working Professionals

The instructors in this program are either leading CFP® practitioners or subject matter specialists in law, insurance or financial planning mathematics. Most have decades of experience practicing locally and are familiar with the specific needs of Silicon Valley clientele. As a result, the teaching team brings unique expertise and depth of knowledge into the classroom, ensuring you receive the latest information and insight into real-world skills and practices. In addition, our program coordinator provides mentoring to help steward our graduates into successful careers as CERTIFIED FINANCIAL PLANNERS™.

Network With Silicon Valley's Financial Planning Community

Studying financial planning at UCSC Extension uniquely offers built-in networking opportunities with the South Bay's professional community while you work toward earning the universally recognized CFP® credential. Our Personal Financial Planning Program is closely aligned with the Financial Planning Association of Silicon Valley. In fact, our program coordinator is the past president and board chair of the local chapter, as well as a former national board director. In addition, we co-sponsor career development activities with FPA Silicon Valley—including a job fair hosted at our facilities that attracts leading employers from throughout the area who want to meet our program graduates and the chapter's members.

About UCSC Extension Silicon Valley

The vital learning community at UCSC Extension Silicon Valley is well known for its collegial atmosphere and rigorous preparation. Our faculty of expert practitioners teaches state-of-the-art solutions to the everyday problems confronting technology professionals working in Silicon Valley. The professional education programs we offer build expertise, open doors to new opportunity, and deliver tangible value. Our broad portfolio of open-enrollment courses and certificates, affordable pricing, experience-based instruction, and central location in Silicon Valley help turn jobs into careers.

PPM Certificate

Who Should Enroll?

- Financial planners (uncredentialed)
- Accountants
- Attorneys
- Trust officers
- Stockbrokers
- Insurance agents
- Private bankers
- Career changers
- Anyone interested in their financial well-being

Certificate Program Prerequisites

If you intend to pursue the Certificate in Personal Financial Planning and take the CFP® examination, you must hold a bachelor's degree in any discipline from an accredited U.S. college or university recognized by the U.S. Department of Education.

Certificate Requirements

- To qualify, you must take all eight courses and attain an overall average of 3.0, including a B or better in "Mathematics for Financial Planning," "PFP, Survey," and "PFP, Practicum"—as well as a C or better in all other courses.
- Course work must be completed within three years of declaring candidacy.
- Courses completed more than five years prior to the date certificate is issued cannot be used to fulfill requirements.

Course Sequence

The two prerequisite courses—"Mathematics for Financial Planning" and "Personal Financial Planning, Survey"—must be completed prior to enrolling in the remaining courses. The final course for all candidates is "Personal Financial Planning, Practicum."

Program Contact

Business and Management Department,
(408) 861-3860 or e-mail
program@ucsc-extension.edu

Curriculum

Prerequisite Courses	**Units**	**Course**
Mathematics for Financial Planning	3.0	2730
Personal Financial Planning, Survey	4.0	4309

Required Courses	**Units**	**Course**
Employment Benefits in Personal Financial Planning	3.5	6310
Estate Planning	3.5	1743
Income Taxation in Personal Financial Planning	3.5	3672
Investments in Personal Financial Planning	4.0	1556
Risk Management in Personal Financial Planning	3.5	2040

Capstone Course	**Units**	**Course**
Personal Financial Planning, Practicum	3.0	5129

Program Coordinator

KENT E. NOARD, M.B.A., CFP®, EA, is the principal of KLN Financial Group and has been in private practice since 1981 providing tax preparation and planning, and fee-only financial planning and consulting. He is a Certified Financial Planner™ practitioner and an Enrolled Agent. Prior to entering private practice, Kent was employed with the Internal Revenue Service. Kent earned his Masters degree in Taxation from Golden Gate University and his Bachelors degree in Accounting from San José State University.

About CFP® Certification

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

UCSC Extension Silicon Valley does not certify individuals to use the CFP®, Certified Financial Planner™, or CFP (with flame logo)® certification marks. CFP® certification is granted only by the 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.

CFP® Examination Information

For information regarding the CFP® examination and experience requirements, please write or call the CFP Board, 1425 K St. NW, Ste. 500, Washington D.C., 20005.

Financial Planning Association of Silicon Valley

The Financial Planning Association of Silicon Valley (FPAsv) is the local chapter of the professional organization for financial planners. Career-oriented students in UCSC Extension's Personal Financial Planning Certificate Program are encouraged to consider joining the FPAsv as associate members. Information can be found at www.fpasv.org.

Course Descriptions

CERTIFIED FINANCIAL PLANNER™ | CFP®

Prerequisite Courses

Mathematics for Financial Planning

This course covers the basic analytic tools and mathematical techniques used in personal financial planning. Emphasis is on understanding and applying quantitative concepts and techniques such as present/future value analysis, discounted cash flow, internal rate of return, measurements of investment performance, analysis of equities and fixed-income investments using statistical tools, evaluation of mortgages, and cash-flow planning for retirement and education. The course is specifically oriented toward practical problem solving.

Course 2730

Personal Financial Planning, Survey

This course introduces the professional and technical content of personal financial planning. It emphasizes the identification and quantification of financial objectives and the interrelated facets of a wide range of technical material. This course also covers ethics, strategies and processes of professional practice and CFP standards of practice.

Course 4309

Required Courses

Employment Benefits and Retirement Planning in Personal Financial Planning

This course will provide theoretical and practical insights into the retirement planning process, and will include ways and means to determine the adequacy of clients' retirement resources and income.

In addition, the various employee benefit and government programs that provide health care and retirement security will be covered. Topics include tax-deferred retirement plans (pension, profit sharing, 401(k), 403(b), 457, SEP, IRA, and other tax-qualified plans) as well as employee stock options and rights, nonqualified deferred compensation, group health and life insurance, Social Security and Medicare. Students will be introduced to the fiduciary requirements of these plans and the taxation of benefits received, as well as the evaluation of and selection from the various plans covered.

Course 6310

Estate Planning

This study of estate planning is designed to equip financial planners for identifying and solving estate problems from the financial planning perspective (without practicing law). The course covers a wide range of topics and issues, including tax objectives, wills and living trusts, the unlimited marital deduction, saving the "second tax," holding title to property, lifetime gifts and trusts, life insurance and annuities, business interests, post-death problems, and analysis of recent tax changes as they apply to estate planning.

Course 1743

Income Taxation in Personal Financial Planning

Designed for students intending to become financial planning professionals, this course focuses on the interrelationship between common income tax rules and planning techniques that are applicable to individuals. Topics include income, deductions, credits, sales and exchanges, real estate transactions, compensation planning and stock options, retirement plans, business entities, and overall coordination with the individual's financial plan.

Course 3672

Investments in Personal Financial Planning: Principles and Methods

This course provides a comprehensive overview of the broad field of investments through readings, case studies, problem-solving exercises and discussion. A balance of practical application and theory should be useful to both the practitioner and the investor. Emphasis is placed on the structure, regulation and operation of investment markets; understanding modern portfolio theory, asset allocation and risk control; detailed analysis of fixed income, equity and derivative investing; portfolio design and construction; fulfilling fiduciary responsibilities; and investment performance measurement and reporting.

Course 1556

Risk Management in Personal Financial Planning

This course provides a survey of risk management with a focus on applying the fundamentals to such personal issues as premature death, medical, long-term care, property and liability exposures. After a review of the fundamentals, this class will cover the techniques and strategies of risk management, including the use of various forms of insurance and risk retention and reduction. Readings, case studies, in-class discussion and review of participants' actual situations will be used to provide a business-like understanding of the often-overlooked, yet critically important, dimensions of personal risk management.

Course 2040

Capstone Course

Personal Financial Planning, Practicum

This final course in the certificate program is open only to students who have completed all other required courses. Participants apply the skills and knowledge gained in prior courses through the extensive use of case studies and undertake the process of preparing and presenting a complete financial plan in an environment of nonliability. Participants will be exposed to the practical business and professional aspects of conducting a financial counseling practice, including ethics, and CFP® standards of practice.

Course 5129

Enrollment Information

Visit **ucsc-extension.edu/pfp**, for the most up-to-date information about all our courses and programs, including textbooks, instructors, schedules and locations.

Enroll online at **ucsc-extension.edu**.

Useful Web Resources

Certified Financial Planner Board of Standards, Inc.
www.cfp.net

Financial Planning Association (National)
www.fpanet.org

Silicon Valley Chapter of the Financial Planning Association
www.fpasv.org

Personal Financial Planning Certificate at UCSC Extension Silicon Valley
ucsc-extension.edu/pfp

UCSC Extension Silicon Valley is **#1 in graduate business enrollment** according to the *San Jose/Silicon Valley Business Journal* (2/2010).

UCSC Extension Silicon Valley

"Silicon Valley's #1 Graduate Business Educator"

Dynamic, Highly Educated Student Body

Nearly 100 percent of the students who enter our programs have Bachelor's degrees—and more than 40 percent already hold graduate degrees. So when studying at UCSC Extension in Silicon Valley, you will learn and network with the best and brightest. Working professionals come here to build their careers rather than earn a degree—yet our certificates' quality and recognition have proven instrumental in helping them gain admittance to Master's programs throughout the Bay Area and nationally.

Wide Variety of Flexible, Competitively Priced Learning Options

We offer highly practical, real-world instruction in dozens of disciplines of high interest and demand in Silicon Valley. Our applied courses provide a theoretical foundation as appropriate to enhance on-the-job performance. In addition, our programs are very competitively priced—often less than half that of comparable training available elsewhere—with many offered both in classrooms and online. You can take individual courses in any program, earn a full certificate, or, in many cases, build a customized certificate program to suit your needs.

Premier Professional Educator with High Certification Pass Rates

In Business and Management and Engineering and Technology, our programs each enroll more than 4,000 students annually—ranking us Silicon Valley's largest provider of postgraduate professional education. Over time, we have proven exceptionally effective at improving the performance, status and advancement of our graduates. Our training and examination preparation have helped our students perform above national norms on certification exams, prepare for graduate school, and gain entrance to respected degree programs nationwide.

How to Get Started

Go to **ucsc-extension.edu.** There you'll find detailed information about the full range of certificates and courses we offer, including class schedules and online registration. Or call us at (408) 861-3860 for more information. Our program representatives will personally help you plan a schedule that meets your needs.

UCSC EXTENSION SILICON VALLEY
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Program Contact

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