

# PERSONAL FINANCIAL PLANNING CERTIFICATE PROGRAM

**Employment of personal financial planners is expected to increase 30 percent between 2008 and 2018.**

## About the program

The UC Davis Extension *Personal Financial Planning Certificate Program* educates and trains individuals to analyze and provide advice in all areas of financial planning, including investment management, income taxation, insurance/risk management, employee benefits, retirement and estate planning.

The program is registered with the Certified Financial Planner Board of Standards, Inc. This registration allows those who wish to obtain the CFP® certificate to take the CFP® Certification Examination.

The public's growing need for objective financial planning advice, combined with the rigorous standards demanded of CFP® certificants, has placed the CFP® certificate at the forefront of the financial planning profession.

UC Davis Extension does not certify individuals to use the CFP®, CERTIFIED FINANCIAL PLANNER™ or CFP® certification marks. The CFP® certificate 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 the CFP® Board-Registered Program, have met its ethics, experience and examination requirements.

## Gain practical knowledge that matters

- Gain the knowledge and professional skills to prepare for a career in financial planning
- Meet the educational requirements to sit for the CFP® Certification Examination. For more information, visit [www.cfp.net](http://www.cfp.net)
- Acquire practical as well as academic experience

## Designed for professionals like you

This program is designed for professionals already in the financial services industry—such as bankers, accountants, stockbrokers and attorneys—who want to enhance their skills and build on their experience in the field. The program is also appropriate for those interested in beginning a new career as a CERTIFIED FINANCIAL PLANNER™.

Professionals needing updated information, skills and continuing education units are invited to take individual courses.

## Certificate requirements

A total of eight required courses (29 quarter units of academic credit, 290 hours) must be completed to earn the certificate. To qualify for admission to the program, we recommend that you have:

- A bachelor's degree or upper division college-level courses in economics, financial accounting, financial management, business law and business ownership
- Functional knowledge of mathematic techniques for financial decision-making and basic concepts of economics
- At least one year of professional experience in a financial services industry or consent of the director

## For more information

For current course schedules and fees, please reference the current UC Davis Extension general catalog or visit [extension.ucdavis.edu/unit/business\\_and\\_management](http://extension.ucdavis.edu/unit/business_and_management)

For additional information, please call (530) 757-8895 or email [businessinfo@ucde.ucdavis.edu](mailto:businessinfo@ucde.ucdavis.edu).

[extension.ucdavis.edu/certificates](http://extension.ucdavis.edu/certificates)



Course descriptions  
and quarterly schedule .....  
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- The *Personal Financial Planning Certificate Program* includes seven required courses (24.5 units).
- Participants are awarded a certificate in *Personal Financial Planning* upon the successful completion of this program.

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#### REQUIRED COURSES

### Principles of Financial Analysis

3.5 quarter units academic credit, X420.11.

Whether you manage your own money or serve clients as a financial adviser, the concepts of cash flow analysis and Time Value of Money (TVM) are the foundations of sound financial decision-making. Learn the fundamentals needed to comprehensively analyze a client's or your own financial situation. Gain the knowledge to apply cash flow analysis and TVM principles to a variety of circumstances by using the HP-12C financial calculator.

### Fundamentals of Personal Financial Planning

3.5 quarter units academic credit, X420.2.

Explore the practice of financial planning as you examine the generic financial planning process model; central financial planning subject areas; the business of financial planning; regulatory, legal and ethical considerations; the macro-economic environment; financial modeling techniques; and money psychology and counseling skills.

**Prerequisite:** *Principles of Financial Analysis*.

### Investments in Personal Financial Planning

3.5 quarter units academic credit, X420.4.

Examine various investment categories. Topics include 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 market theory.

**Prerequisite:** *Fundamentals of Personal Financial Planning*.

### COMING IN 2013

#### Developing Financial Plans

This capstone course is required for anyone beginning the *Personal Financial Planning Certificate Program* after January 1, 2012. Integrate and apply what you've learned through the financial planning curriculum and develop financial plans that synthesize client needs with their financial goals.

### Risk Management in Personal Financial Planning

3.5 quarter units academic credit, X420.7.  
35 hours DOI credit.

Gain an understanding of risk management, primarily in the areas of life annuity, health, casualty and liability insurance. Learn how to determine insurance needs, evaluate various insurance plans and contract selection criteria from a cost/benefit standpoint.

**Prerequisite:** *Fundamentals of Personal Financial Planning*.

### Employee Benefits in Personal Financial Planning

3.5 quarter units academic credit, X420.8.  
35 hours DOI credit.

Acquire knowledge of the fiduciary responsibility requirements in connection with retirement plans, as well as how to evaluate taxation of benefits received and alternatives in choosing the appropriate plan. Learn to evaluate qualified plans, including pension and profit sharing programs and group medical plans.

**Prerequisite:** *Fundamentals of Personal Financial Planning*.

### Income Taxation in Personal Financial Planning

3.5 quarter units academic credit, X420.6.

Learn to recognize the many opportunities for successful income tax planning, as well as the occasional dilemmas that arise in personal financial planning. Focus on the interrelation of the more common income tax rules, regulations and planning techniques applicable to individuals, tax shelters and corporations.

**Prerequisite:** *Fundamentals of Personal Financial Planning*.

### Estate Planning

3.5 quarter units academic credit, X420.9.  
32 hours MCLE credit.  
30 hours DOI credit.

Learn what all accountants, trust officers, attorneys, life insurance underwriters and financial planners need to know to solve estate planning problems. Topics include tax objectives, business interests, the unlimited marital deduction, saving the "second tax," holding title to property, lifetime gifts and trusts, wills and living trusts, life insurance and annuities.

**Prerequisite:** *Income Taxation in Personal Financial Planning*.

These courses may be taken individually or as part of the *Personal Financial Planning Certificate Program*.

QUARTERLY SCHEDULE OF COURSES	UNITS	F	W	SP	SU
<b>REQUIRED COURSES (29)</b>					
Principles of Financial Analysis	3.5	■		■	
Fundamentals of Personal Financial Planning	3.5		■		■
Investments in Personal Financial Planning	3.5	■			
Risk Management in Personal Financial Planning	3.5			■	
Employee Benefits in Personal Financial Planning	3.5		■		
Income Taxation in Personal Financial Planning	3.5				■
Estate Planning	3.5	■			
Developing Financial Plans	4.5				
■ Classroom format					

Schedules are subject to change. Check our website for the latest schedule and course information: or call (800) 752-0881.  
F=Fall W=Winter SP=Spring SU=Summer

[extension.ucdavis.edu/certificates](http://extension.ucdavis.edu/certificates)