

# Personal Financial Planning

CFP Board-Registered Programs

- Traditional Evening/Online
- Accelerated Online
- CFP® Exam Review



# A Career With a Bright Future

According to the Bureau of Labor Statistics, employment for personal financial planners is projected to be among the fastest-growing occupations, with an expected growth rate of 27% through 2022. As the demand for qualified personal financial planners grows, keen competition will continue for these well-paying jobs. Financial advisors who have extensive educational training, CFP® certification, and a full grasp of the financial planning process are expected to have the best opportunities.

## The Financial Planning Professional

Whether working for a large firm or self-employed, good interpersonal skills, an aptitude for working with numbers, and proper training are among the most important qualifications for personal financial planners. Self-confidence and the ability to work independently are important as well.

Because the field can be sales-oriented, planners need to show strong communication skills while also displaying high ethical standards. Successful financial planners must also continually deliver high customer service and be able to make clients feel comfortable by presenting complex financial concepts in an easy-to-understand language.

## Certification, Training, and Experience Matter

According to a 2014 survey released by the CFP® Board, consumers evaluate financial advisors by what they know, including the type of advice they provide, as well by as their education and years of training.

Nearly **90 percent** of respondents see a potential advisor's certifications as important, with **86 percent** preferring to work with an advisor who has passed a certification exam and completed a rigorous educational program.

"This survey tells us that firms need to rethink their training models to incorporate financial planning competency from the beginning of a new advisor's training program—not 3 to 4 years into their career," said Joseph Maugeri, CFP®, and CFP® Board's Managing Director of Marketing and Corporate Relations. "The days of 'learning on the job' seem not to apply anymore when it comes to what competencies consumers now expect of their financial advisors."

## UCLA Extension Program Options

Whether you're considering a career change into financial planning, or are already in the field and want to expand your prospects, UCLA Extension has the educational options to meet your needs!

UCLA Extension offers 2 CFP® Board-registered certificate programs: **Traditional Evening/Online** and **Accelerated Online**. Recognized by employers throughout Los Angeles and beyond, these 2 programs equip students with a thorough understanding of the entire financial planning process, and provide approved coursework for individuals who are planning to sit for the CFP® Certification Examination.

To meet the busy schedules of working professionals, students have flexibility in the length of time to complete their certificate, and may take their courses live in the classroom, or with instructor-led classes online.

“ I became interested in UCLA Extension's Personal Financial Planning Certificate program as a lawyer. A fellow student recommended it, and I was hooked! The program fully prepared me for the CFP exam — which I was able to pass on my first attempt ”

Michael Coker, Esq., CFP®  
UCLA Extension Certificate Graduate



# Personal Financial Planning Certificates

UCLA Extension's nationally recognized certificate programs encompass the major disciplines of personal financial planning, and provide approved coursework for students who are preparing for the CFP® Certification Examination. For the second year in a row, UCLA Extension's PFP program was recognized as one of the **30 Great Schools for Financial Planning**, by *Financial Planning Magazine* (Nov. '14 issue).



## Traditional Evening/Online

This 8-course certificate program is ideal for individuals who are considering a career transition into the financial planning field, or for current financial professionals who want to advance their career prospects. Students are provided a comprehensive curriculum taught by experienced financial professionals that is both current and relevant to industry trends and practices. Students have the option to complete their coursework through live classroom courses held during the evening, or via instructor-led online classes.

The required curriculum can be completed within 15 months to 2 years.

### Introductory Courses

- X 430.31 Survey of Personal Financial Planning
- X 430.391 Financial Analysis in Personal Financial Planning

### Core Courses

- X 430.35 Insurance in Personal Financial Planning
- X 430.32 Investments in Personal Financial Planning
- X 427.904 Retirement Plans and Other Employee Benefits
- X 430.33 Income Taxation in Personal Financial Planning
- X 439.3 Estate Planning

### Capstone Course

- X 430.38 Personal Financial Planning Capstone

### Required Ethics Seminar

- 833.379 Ethics in Personal Financial Planning

## Accelerated Online Certificate

This rigorous online certificate program is designed for financial professionals with relevant work experience and credentials who are preparing for CFP® Certification. The 6-course curriculum is comprised of instructor-led online courses that blend live, Web-based sessions with online discussion boards, assignments, and testing.

Each course is scheduled over a 4-week period and includes two 3-hour live sessions each week. The weekly live sessions are scheduled on Tuesdays and Thursdays from 3-6pm Pacific Standard Time. Students are provided a 2-week window between courses to pre-study materials for the next course.

The required curriculum can be completed within 9 months.

### Core Courses

- X 430.511 Financial Planning Process and Insurance
- X 430.512 Investment Planning
- X 430.513 Income Tax Planning
- X 430.514 Retirement Planning
- X 430.515 Estate Planning

### Capstone Course

- X 460.516 Financial Plan Development and Presentation Course

All candidates completing a program are awarded a certificate that bears the seal of the University of California, and is signed by the Dean of UCLA Extension.

### Available Discounts

Course discounts are available to FPA and CalCPA members, as well as to employers who register 3 or more of their employees in a course.

### MCLE/CPE Credit

Courses in these 2 programs have been approved for MCLE credit by the State Bar of California and may also be applied toward the State of California's continuing professional education (CPE) requirement for the licensure of CPAs.

Learn More: [uclaextension.edu/pfp\\_programs](http://uclaextension.edu/pfp_programs)

“ UCLA Extension’s Personal Financial Planning Certificate was an integral first step in my passing the CFP exam, and gave me practical knowledge to help me in my business right away. ”

Lara G. Lamb, CFP®  
FPA LA Chapter President  
PFP Certificate Graduate



# CFP® Review Program and Certification

## CFP® Exam Review Program

Students who are planning to sit for the CFP® Certification Examination are highly encouraged to enroll in an exam review course in order to fully prepare for this difficult exam. UCLA Extension offers two live instructor-led review courses which are scheduled 3 times per year prior to the March, July, and November exams:

- **6-Day CFP® Exam Review**
- **CFP® Exam Review Primer**

These courses provide an extensive review of the personal financial planning topics that form the basis of the CFP® Certification Examination. The review courses are ideal for students who have completed a CFP Board-registered educational program or individuals with certain professional credentials (e.g., CPA®, JD, CFA®, ChFC, CLU) who plan to sit for the exam on a “challenge” status. Discounted fees are offered to students officially enrolled in UCLA Extension’s Personal Financial Planning Certificates.

Learn More:

[uclaextension.edu/pfp\\_cfppreview](http://uclaextension.edu/pfp_cfppreview)

## Path to CFP® Certification

Recognized as the gold standard in the financial planning profession, the CFP® certification is highly regarded both by industry and consumers. Candidates seeking the CFP® certification must go through a rigorous process that encompasses the following initial certification requirements (known as the 4 “Es”):

### Education

CFP® professionals must develop their theoretical and practical knowledge by completing a comprehensive course of study at a college or university offering a financial planning curriculum approved by the CFP® Board. Applicants may also satisfy the education requirement by submitting a transcript review or previous financial planning-related course work. Or, they can show that they have attained certain professional designations or academic degrees that cover the important subjects in the CFP® Board’s financial planning curriculum.

### Examination

CFP® professionals must pass the comprehensive CFP® Certification Exam, which tests their ability to apply financial planning knowledge to real-life situations. The exam covers the financial planning process, tax planning, employee benefits and retirement planning, estate planning, investment management and insurance.

### Experience

CFP® professionals complete up to 3 years of experience related to delivering financial planning services to clients prior to earning the right to use the CFP® certification trademarks. This hands-on experience guarantees that CFP® professionals have practical financial planning knowledge, and can create realistic financial plans that meet individual needs.

### Ethics

CFP® professionals are held to the highest of standards, as outlined in CFP® Board’s Standards of Professional Conduct. They are also obliged to uphold the principles of integrity, objectivity, competence, fairness, confidentiality, professionalism and diligence as outlined in CFP® Board’s Code of Ethics. The Rules of Conduct require CFP® professionals to put their client’s interests ahead of their own at all times, and to provide their financial planning services as a “fiduciary” — acting in the best interest of their financial planning clients.

### Learn More

For more information on becoming a CFP® certificant, visit [CFP.net](http://CFP.net).

## Additional Industry Licensure

The Financial Industry Regulatory Authority (FINRA) is the main licensing organization for the securities industry. Most financial planners will need the Series 7 and Series 63 or 66 licenses. These licenses give their holders the right to act as a registered representative of a securities firm and to give financial advice. If a personal financial planner chooses to sell insurance, they will need additional licenses issued by State licensing insurance boards.

# Resources to Get You There

Take an important step toward being the next generation of qualified financial planners! To help assist our students in their career development efforts, UCLA Extension provides ongoing access to a number of career-related resources. By working closely with employers, advisory boards, CFP Board, and professional associations, students are assured of networking opportunities both in and outside the classroom.



## Career Events

UCLA Extension hosts a number of annual career events where students can meet and network with industry veterans as well as representatives from professional associations and organizations.

## CFP Board Career Center

The CFP Board Career Center is a valuable tool that links certificate graduates and students to a broad selection of jobs and internships in financial planning. It's also a dynamic clearinghouse offering vital career, professional development, and industry information to those pursuing or considering a career in financial planning.

**Learn more:**  
[uclaextension.edu/pfp\\_programs](https://uclaextension.edu/pfp_programs)

## Internships

The Internship in Personal Financial Planning provides students with practical experience in a variety of financial planning job functions and the opportunity to apply the materials studied in the classroom. Students must complete a minimum of 5 courses in the certificate program before enrolling in the internship. Upon completion students will be granted 3 months of credit toward the CFP Board's work experience requirement.

## Professional Associations

Students are encouraged to join and participate in relevant professional associations to help further expand their career development skills and engage in networking opportunities. UCLA Extension works closely with the Financial Planning Association (FPA) and National Association of Personal Financial Advisors (NAPFA) with regard to promoting student membership and participation in chapter meetings and events. Members of these organizations also receive discounted fees to select UCLA Extension personal financial planning courses.

## Industry Resource Guide

**Certified Financial Planner Board of Standards (CFP Board)**  
(800) 487-1497 | [CFP.net](http://CFP.net)

**Financial Planning Association (FPA)**  
(800) 322-4237 | [fpanet.org](http://fpanet.org)

**The National Association of Personal Financial Advisors (NAPFA)**  
(847) 483-5400 | [napfa.org](http://napfa.org)

**Financial Industry Regulatory Authority (FINRA)**  
(301) 590-6500 | [finra.org](http://finra.org)

**Securities and Exchange Commission (SEC)**  
(800) 732-0330 | [sec.gov](http://sec.gov)

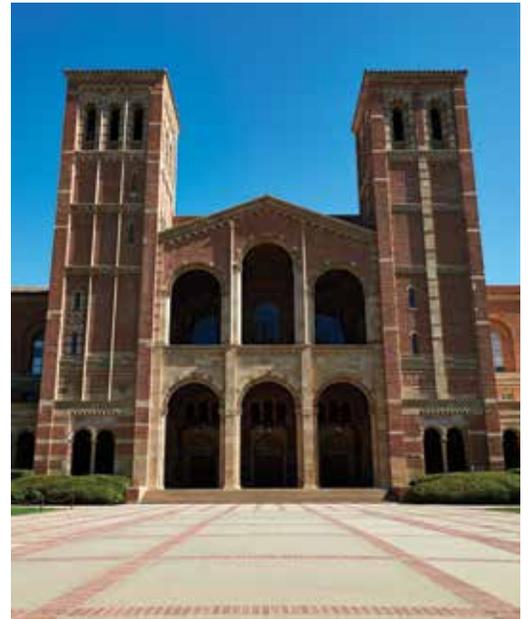
**California Department of Insurance**  
(800) 967-9331 | [insurance.ca.gov](http://insurance.ca.gov)

**The National Association of Personal Financial Advisors (NAPFA)**  
(847) 483-5400 | [napfa.org](http://napfa.org)

**Securities Industry and Financial Markets Association (SIFMA)**  
(212) 313-1000 | [sifma.org](http://sifma.org)

**Investment Management Consultants Association (IMCA)**  
(303) 770-3377 | [imca.org](http://imca.org)

**U.S. Department of Labor: Bureau of Labor Statistics**  
(202) 691-5200 | [bls.gov](http://bls.gov)



# Start Your Journey to Success

Contact a UCLA Extension representative today for more information on the following:

## Certificates

**(310) 206-1654**

[bamcertificate@uclaextension.edu](mailto:bamcertificate@uclaextension.edu)

This unit provides services to students enrolled in certificates, including course selection and advisement, record maintenance, transcript evaluations, problem resolutions, and internships.

## Individual Courses

**(310) 206-1689**

[pwilliams@uclaextension.edu](mailto:pwilliams@uclaextension.edu)

For questions about course content, instructors, textbooks, location, and advance course scheduling.

## Corporate Training and Employer Discounts

**(310) 206-7248**

[rburnes@uclaextension.edu](mailto:rburnes@uclaextension.edu)

Company discounts are available to employers sending 3 or more employees to any individual course. Also learn how our courses can be brought to your site and custom-tailored to meet your organization's specific scheduling requirements.



## About UCLA Extension

UCLA Extension is the continuing education division of the University of California at Los Angeles (UCLA). We offer courses evenings and weekends in Westwood and Downtown LA, plus online classes available around the globe. Courses range from business, arts, engineering, and IT to entertainment studies, public policy, public health, the humanities, and more. Explore UCLA Extension further at: [uclaextension.edu](http://uclaextension.edu)

## UCLA Extension

10995 Le Conte Avenue, Suite 515, Los Angeles, CA 90024-1333

For more information, visit

[uclaextension.edu/pfp\\_programs](http://uclaextension.edu/pfp_programs)

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UCLA Extension does not certify individuals to use the CFP®, Certified Financial Planner®, and CFP (with flame logo)® marks. CFP certification is granted only by 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.