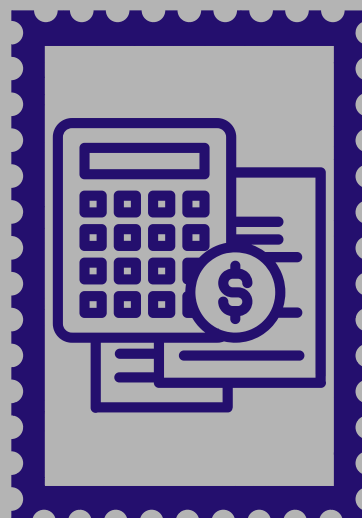
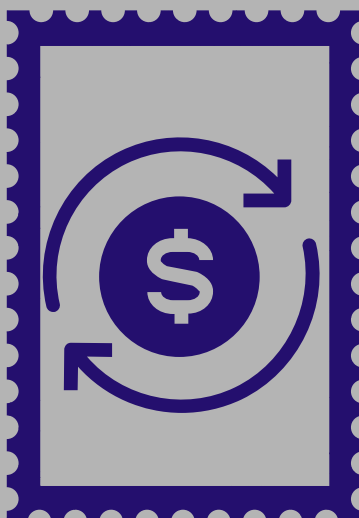


2025-2026 College Catalog



COLLEGE FOR
FINANCIAL PLANNING®
A **KAPLAN** COMPANY

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At the College's discretion, news, updates, and information regarding changes/updates to courses or programs may be posted to the College's website at www.cffp.edu, or you may call the Student Services Center at 1-800-237-9990.



COLLEGE FOR
FINANCIAL PLANNING®
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Welcome to the 2025–2026 Academic Year at the College for Financial Planning!

As President of the College for Financial Planning, it is my absolute pleasure to welcome you to an exciting new academic year. This year marks our fifty-third year of advancing the profession and empowering future leaders in financial planning!

Since our founding in 1972, we've remained committed to delivering top-tier education, and this year, we're raising the bar once again. The 2025–2026 academic year is packed with new opportunities to grow, connect, and thrive in a rapidly evolving industry.

One of the most exciting developments this year is the expansion of our Continuing Education (CE) offerings. We're introducing fresh, forward-thinking CE programs designed to keep you on the leading edge of the profession—covering emerging topics, timely regulatory updates, and practical skills that elevate your expertise. Whether you're maintaining your credentials or deepening your knowledge, our enhanced CE resources are built to meet you where you are and propel you further.

At the College, education is not just about acquiring knowledge. Our curriculum, crafted and delivered by industry experts, empowers you with real-world skills, professional confidence, and a mindset for lifelong learning.

As you embark on this journey, I encourage you to make the most of every opportunity: dive into discussions, collaborate with peers, and stay engaged with our ever-growing network of financial professionals. Your energy and ideas are the heartbeat of this community, and your journey will help shape the future of the profession.

We're here to support you every step of the way. Together, let's make this year one of discovery, growth, and limitless potential.

Welcome to the College for Financial Planning, and to an unforgettable 2025–2026 academic year!

D W Pantone

Dirk Pantone, CPA, CFP®

President

2025-2026 College Catalog

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Introduction to the College for Financial Planning®—a Kaplan Company

The College for Financial Planning®—a Kaplan Company has been the premier provider of financial services education since 1972. In fact, the College created the country's first financial planning education program- the CERTIFIED FINANCIAL PLANNER™ Certification or CFP® Certification Professional Education Program- as well as the CFP® certification.

Today, the College remains at the forefront of the financial planning field by listening and responding to the needs of the industry with professional designation programs and graduate degree programs designed to prepare professionals to create better outcomes for their clients. We continue to expand our role by improving and introducing education programs and learning tools that serve your needs as a professional.

As the only financial education provider with stackable credentials across accredited professional designations, a graduate-level CFP® certification education program, and a Master of Science in Personal Financial Planning degree program, the College for Financial Planning®—a Kaplan Company empowers advisors for their current career stages while earning credit toward their next credential.

The College offers a variety of educational programs, each uniquely suited to assist financial advisors throughout all levels of their careers. Those programs marked below with an asterisk (*) indicate their status as a Registered Program with the CFP Board. Registered Programs satisfy the education requirement to sit for the CFP Board's CFP® Certification Examination.

** indicates Registered Program with the CFP Board*

Certificate Programs

- Accredited Investment Fiduciary®, AIF® Education Program
- ETFs & Portfolio Construction
- Financial Advising Accelerator

Professional Certification Programs

- Accredited Asset Management SpecialistSM or AAMS®
- Accredited Behavioral Finance ProfessionalSM or ABFPSM
- Accredited Domestic Partnership AdvisorSM or ADPA®
- Accredited Portfolio Management AdvisorSM or APMA®
- Accredited Wealth Management AdvisorSM or AWMA®
- Chartered Retirement Planning CounselorSM or CRPC®
- Chartered Retirement Plans SpecialistSM or CRPS®
- Financial Paraplanner Qualified ProfessionalSM or FPQP®
- Qualified Personal Finance EducatorSM or QPFESM
- Sports and Entertainment Accredited Wealth Management AdvisorSM or SE-AWMA®
- Wealth Management SpecialistSM or WMSSM

Graduate Certificate Programs

- CFP® Certification Professional Education Program *

Degree Programs

- Master of Science, Financial Analysis
 - *The Traditional pathway*
 - *The CFA Charterholder pathway*
- Master of Science, Personal Financial Planning *
 - *The Traditional pathway**
 - *The Client Psychology and Communication pathway**

Students are encouraged to review this catalog throughout their studies with the College as a reference for essential program information. Changes in policies, procedures, study materials, tuition, and fees are made at the discretion of the College for Financial Planning. Updated course offerings, policies and procedures, schedules, and topical industry information can be accessed online via the College's website.

College's Mailing Address and Contact Information

College for Financial Planning - a Kaplan Company

9000 E. Nichols Avenue, Suite 200

Centennial, CO 80112

(800) 237-9990

www.cffp.edu

Office hours: Monday through Friday (excluding holidays)

8:00am to 5:00pm Central Time

Mission

The College's mission is to be the education provider of choice for working adults in the financial services industry by enabling student learning through advanced education programs and quality support services.

Accreditation

The College for Financial Planning is accredited by The Higher Learning Commission (HLC), 230 South LaSalle Street, Suite 7-500 Chicago, Illinois 60604-1411 Telephone: 800.621.7400 or 312.263.0456 Fax: 312.263.7462 Email: info@hlcommission.org Website: www.hlcommission.org

Student Code of Conduct

The student code of conduct is in place to encourage student accountability and education by highlighting the processes created to promote a healthy learning environment that supports students' success. These standards describe the expected behavioral conduct that is conducive to the college's overall mission.

Upon enrollment in any of the College's courses or programs or upon the purchase of any product, students agree to the following:

- A. Conduct yourself ethically, honestly, and with integrity as a responsible member of the College's academic community.
 - a. This requires the demonstration of mutual respect and civility in academic and professional discourse.
 - i. Interactions that involve direct and/or indirect threats, bribery, a quid pro quo, and/or abusive language.
 - ii. Disruptive written or verbal communication or willful disobedience, repeated and/or habitual profanity or vulgarity, open and persistent abuse of college personnel, or open and persistent defiance of the authority of college personnel, including the use of racial epithets and hate speech;
 - iii. Open and persistent abuse of other students, which includes verbal abuse, racial epithets and hate speech. Engaging in intimidating conduct or bullying against another student through words or actions; verbal assaults, such as teasing or name-calling; social isolation or manipulation; and cyberbullying.
 - b. Forging, altering, or otherwise misusing any College document or record would be considered a violation.
 - c. Slandering and/or degrading the College. The College encourages students to exercise use of the grievance process so concerns are reviewed in an appropriate and professional manner.
 - d. Expression that is libelous, slanderous, obscene, or which incites students or results in the disruption of the orderly operation of the College.
- B. Refrain from knowingly making a false statement, either orally or in writing, to any faculty member, administrative professional, or agent of the College with regard to a College-related matter.
- C. Perform independently on any examination or assignment
 - a. use of external resources during exams is not permitted unless specifically stated
 - i. External resources include, but are not limited to, textbooks, notes, internet searches, and third- party individuals (including co-workers)
- D. Unauthorized use of intellectual property, including the duplication or printing of test material, is strictly forbidden unless prior written authorization from the College is received.
 - a. Intellectual property of the College includes, but is not limited to, textbooks, quiz questions, final exam questions, and Qbank questions
- E. Stay apprised of all College and program course announcements and deadlines.
- F. Act with competence, exercise due diligence, and use prudent professional judgment in all your professional activities.
- G. Only claim completion of a program or course, or of earning a designation, after the College has formally notified you of such completion.

Failure to abide by these expectations may result in disciplinary action up to and including dismissal from the College and/or denying your right to use the College's designation(s).

The Student Code of Conduct is expected to be followed at all times by prospective, current, and former students of the College. Violations may result in disciplinary action, up to and including dismissal from the course or program, revocation of authorization to use College designation(s), expulsion from the College, and legal proceedings.

Student Expectations

Many of the College's Professional Certification programs, the CFP® Certification Professional Education Program, and the Master of Science programs are taught at the graduate level.

As a graduate-level institution, the College's expectations of its students, upon enrollment, include the following:

- Willingness to dedicate time and effort to complete your selected program. This includes:
 - Reviewing the course syllabus early and often throughout enrollment
 - Familiarizing oneself with the College Catalog
 - Spending an appropriate amount of time per week studying and completing required coursework
 - Demonstrating respectful and professional behavior when interacting with instructors, College officials, and fellow students
- Willingness to acquire the technology, software, and other skills that will help facilitate the completion of assignments and electronic interaction with instructors and fellow students.
- Abiding by the College's academic integrity policy, which includes, but is not limited to:
 - submitting only original work completed by the enrolled student for the course currently enrolled in
 - copying, screenshotting, sharing, or in any way replicating quiz and exam questions and/or course materials
- Preparing to conduct research appropriate to graduate level coursework.

The learning community at the College for Financial Planning is characterized by mutual respect, civility, and good citizenship. As a community we protect the rights of students, faculty, and staff by treating one another with courtesy and dignity. Students are expected to uphold these standards of personal conduct:

- Fulfill obligations through honest and independent effort and integrity in academic and personal conduct.
- Accept responsibility for actions.
- Maintain professional and respectful dialogue at all times.

History of the College

Founded in 1972, the College for Financial Planning®—A Kaplan Company provides accessible and flexible degree, non-degree, and continuing professional education programs to students nationwide. Shortly after its founding, the College introduced the CERTIFIED FINANCIAL PLANNER™ certification, which is now the world's most recognized and respected financial planning credential with more than 100,000 certified professionals as of 2024.

In addition to its CFP® Certification Professional Education Program, the College also offers Master of Science degrees in Personal Financial Planning and Financial Analysis, and professional designation programs that provide more in-depth knowledge of the finance industry, with specializations ranging from asset management and retirement planning to behavioral finance and sports and entertainment wealth management. **More than 203,722 students have graduated from the College's programs.**

Notable Moments in College History

- 1984** To provide assistance to financial support staff members, the Foundations in Financial PlanningSM program was created. Today this designation is known as [FPOP™](#).
- 1985** The College and Certified Financial Planner Board of Standards Inc. became separate entities, with the College providing education and CFP Board supporting the CFP® certification itself.
- 1987** An advanced studies program, which became the Master of Science in 1994, was introduced.
- 1994-95** The [AAMS®](#) and CMFC® designation programs were created as part of a partnership with the Investment Company Institute (ICI).
- 1997** The College purchased the American Institute of Retirement Planners and developed the [CRPC®](#) and [CRPS®](#) programs.
- 2003** An all-new Master of Science Degree Program in Financial Analysis in early 2003 and in the fall of 2003, the College introduced the financial industry's first live online course.
- 2005** The College introduced the [AWMA®](#) designation in early 2005.
- 2007** The College launched an alumni association to celebrate its 100,000 graduates and in the summer the Master of Science in Finance was released.
- 2010** The ADPA® and [APMA®](#) designations were introduced in the fall.
- 2014** In September of 2014, the College partnered with NAIFA to unveil an all-new LUTCF® program set to debut in 2015.
- 2017** In January, the College launched digital badges for its professional designation holders.
- 2018** In July of 2018, Kaplan Professional Education closed its acquisition of the College for Financial Planning. Education programs in financial planning, asset management, wealth management and retirement planning including our CFP® certification program, professional designation programs and Master of Science Degree in Personal Financial Planning are offered under the name College for Financial Planning®—a Kaplan Company.
- The College introduced the [CSRIC™](#) designation program in November.
- 2020** The College introduced the [ABFPSM](#) designation program.
- 2021** The [ADPA®](#) designation and the Master of Science in Financial Analysis degree program opened for admission again after each experienced a brief enrollment hiatus to assess and update the curricula.

- 2022** The College celebrated its 50th anniversary! 1972-2022
- The College introduced the [SE-AWMASM](#) designation program for open enrollment.
- The College introduced the Client Psychology and Communication pathway in the Master of Science in Personal Financial Planning degree program.
- 2023** The Financial Advising Accelerator, a certificate program, is introduced.
- 2024** Expansion of the College's program offerings continues with the QPFESM professional designation program, two new certificate programs: the Accredited Investment Fiduciary[®] (AIF[®]) Education Program and ETFs & Portfolio Construction.
- The College launches the [FPQPTM](#) program in Spanish, becoming the first professional designation program instructed in a language other than English.
- 2025** The Master of Science, Financial Analysis program launches a new pathway for CFA Charterholders.

Certificate Programs

Certificate programs are stand-alone credentials that showcase proficiency in a specific subject area. The objective of these programs is to establish a solid foundation of the material for personal and professional growth.

Certificate programs do not have transferability as a primary goal. Students are encouraged to discuss career goals and educational objectives with the College prior to enrolling in these programs.

Accredited Investment Fiduciary® (AIF®) Education Program

The purpose of the Accredited Investment Fiduciary® certification is to assure that those responsible for managing or advising on investor assets have a fundamental understanding of the principles of fiduciary duty, the standards of conduct for acting as a fiduciary, and a process for carrying out fiduciary responsibility.

The material is divided into five modules, each treating one or several key subject areas:

Program Learning Objectives

Upon completion of this program, students should be familiar with:

01	Organize	<ul style="list-style-type: none">Fiduciary roles and responsibilities are clearly documented and defined
02	Formalize	<ul style="list-style-type: none">The investment policy is consistent with the portfolio's objectives and risk and return assumptions
03	Implement	<ul style="list-style-type: none">Decisions regarding investments and services are implemented in accordance with the duties of loyalty and care
04	Monitor	<ul style="list-style-type: none">The portfolio is monitored regularly to ensure consistency with benchmarks and overall objectives
05	Review	<ul style="list-style-type: none">The content from modules 1-4 is thoroughly reviewed

- Fiduciary roles and responsibilities
- The Investment Policy Statement
- Investment management in accordance with the duties of loyalty and care
- The importance of monitoring

Academic Credits

The Accredited Investment Fiduciary® (AIF®) Education Program is a not-for-credit certificate program. Completion of this course does not award academic credits. The certificate cannot be applied to the completion of any education required for professional certification/designations, CFP® education coursework, or Master of Science courses.

Admission Requirements

The Accredited Investment Fiduciary® (AIF®) Education Program is an open enrollment certificate program and does not currently have any academic prerequisites required for admission.

Instructional/Learning Method Options

This program may offer the following instructional method(s) for students to select from at the time of enrollment (subject to availability):

- OnDemand**
 - Courses are designed for individuals who need the flexibility to complete a professional designation program at their own pace based on their busy schedule. Your online learning platform will guide you through all your course-related activities, including reading assignments, recorded video lectures, module quizzes, and the final exam.
 - Students enrolled in OnDemand courses will have 120 days from the date of enrollment to complete all course requirements.

- **Live Online Classes**

- Live Online classes are best for individuals who prefer a structured schedule of instructor-led classes to stay on track with completing the program and the advantages of active learning features only possible in a live learning community.
- Students enrolled in Live Online courses will have 120 days from the date of enrollment to complete all course requirements.
- Because this option is structured-pace, classes begin at certain scheduled times of the year.

Final Exam

Students will be given an unlimited number of attempts at the final exam prior to the end of the course deadline. To successfully complete the final exam a minimum score of 70% is required.

Graduation Requirements

Students must successfully complete the final exam by the last day of the course to graduate from the Accredited Investment Fiduciary®, AIF® Education Program.

Certificates

Graduates of the Accredited Investment Fiduciary® (AIF®) Education Program and be awarded a digital certificate to recognize their achievement.

Continuing Education (CE)

The Accredited Investment Fiduciary® certification is currently registered with the CFP Board to award 7 hours for Live Online (virtual) and On Demand offerings. The In-Person Capstone Class is worth 15 hours.

ETFs and Portfolio Development

The ETFs and Portfolio Construction program is designed for financial advisors. The program provides an understanding of ETFs and how they are used within an asset allocation to develop a diversified portfolio of investments that meets client needs. The program covers:

- An Overview of the ETF Market
- An Introduction to ETFs
- ETF Liquidity and Trading
- ETFs: New Ways of Investing
- Choosing the Right ETF
- Portfolio Construction & Management

You will learn about the ETF creation and redemption process, the global market of exchange traded products (including ETFs and ETNs), the different types of ETFs available, how ETFs are used in the context of an overall portfolio, and how to construct a portfolio using ETFs to meet client needs. The program includes applied case studies providing examples of how ETFs can be incorporated in a client portfolio.

This program was developed in collaboration with Blackrock, one of the largest global asset managers and a leading provider of ETFs.

Program Learning Objectives

Upon completion of this program, students should be able to:

- Compare and contrast ETFs to other pooled investment vehicles such as mutual funds.
- Evaluate the use of ETFs in active and passive investment strategies.
- Recommend desirable ETF investments in different asset classes.
- Construct a portfolio using ETFs to meet client needs.

Academic Credits

The ETFs & Portfolio Construction program is a not-for-credit program. Completion of this course does not award academic credits. The certificate cannot be applied for graduate credit to other academic programs.

Admission Requirements

The ETFs program is an open enrollment certificate program and does not currently have any academic prerequisites required for admission.

Instructional/Learning Method Options

The program is delivered on demand electronically and includes online readings, videos, and a final examination. Each module takes approximately one hour to complete for an overall estimated completion time of about 6 hours.

The ETFs & Portfolio Construction program may offer the following instructional method(s) for students to select from at the time of enrollment (subject to availability):

- OnDemand
 - Courses are designed for individuals who need the flexibility to complete a professional designation program at their own pace based on their busy schedule. Your online learning platform will guide you through all your course-related activities, including reading assignments, recorded video lectures, module quizzes, and the final exam.
 - Students enrolled in OnDemand courses will have 120 days from the date of enrollment to complete all course requirements.

Graduation Requirements

Students must successfully complete all module assessments by the last day of the course to graduate from the ETFs & Portfolio Construction program.

Certificates

Graduates of the ETFs & Portfolio Construction program and be awarded a digital certificate to recognize their achievement.

Continuing Education (CE)

The ETFs & Portfolio Construction program is registered with the CFP Board for five (5) hours for the Online OnDemand offering. The course is designed to award six (6) hours of continuing education credits for the College for Financial Planning+'s Professional Designations.

Financial Advising Accelerator

The Financial Advising Accelerator (FAA) program is not a typical academic course in which students read content, study it, and take a quiz or exam to assess their learning. Instead, it is meant to provide insight into the skills required and an understanding of the resources needed to build and grow a successful financial services business. This course also stresses the importance of a mentor, and students are given guidance about how to select one.

In the course modules, students learn how to develop an effective business plan, which includes marketing to prospective clients. They will also learn the fundamentals of creating a unique brand and professional image. Students will also explore client engagement skills as they integrate them into the financial planning process. A discussion of practice management is presented, as are important client psychology concepts that will help students better understand their clients and prospective clients.

Delivered 100% online, this course consists of six modules, with each module presenting new material regarding a particular aspect of practice management and professional growth:

- Developing a Business Plan for Your Practice
- Marketing Your Practice
- Managing Your Practice
- Growing Your Practice
- Communicating with Clients During the Financial Planning Process
- Understanding Client Psychology

In lieu of review questions at the end of each module, there are *Putting It into Practice* activities that will allow students to give some deep thought regarding how they will apply the principles in this course to their daily work.

Academic Credits

The Financial Advising Accelerator program is a not-for-credit certificate program. Completion of this course does not award academic credits. The certificate cannot be applied to the completion of any education required for professional certification/designations, CFP® education coursework, or Master of Science courses.

Admission Requirements

The Financial Advising Accelerator program is an open enrollment certificate program and does not currently have any academic prerequisites required for admission.

Instructional/Learning Method Options

The Financial Advising Accelerator program may offer the following instructional method(s) for students to select from at the time of enrollment (subject to availability):

- OnDemand
 - Courses are designed for individuals who need the flexibility to complete a professional designation program at their own pace based on their individual schedules. The online learning platform will guide students through all their course-related activities, including reading assignments, recorded video lectures, module quizzes, and a final exam.
 - Students enrolled in OnDemand courses will have 120 days allotted from the date of enrollment to complete all course requirements

Graduation Requirements

Students who successfully complete the final exam by the last day of course access will graduate from the Financial Advising Accelerator program and be awarded a digital certificate to recognize their achievement.

Certificates

Graduates of the Financial Advising Accelerator program are awarded a digital certificate to recognize their achievement.

Continuing Education (CE)

The Financial Advising Accelerator program does not currently fulfill any Continuing Education requirements.

Certificate Programs

Academic Standards, Policies, and Procedures

Add/Drop Policy

Students enrolled in a certificate course/program may drop their course, change their course, and/or cancel their enrollment within fourteen (14) days from the initial date of enrollment.

In most cases tuition will be paid at the time of registration; however, if a deferment of tuition is approved, the date of enrollment for the course remains the same.

14 days to drop

Students have 14 days from the date access to the course via the College for Financial Planning's Learning Management System is granted. The date access is given is considered day "zero" in the add/drop time frame.

Add/Drop Process

Students may request to drop a course completely or to make changes to their enrollment (change of learning method, for example) during the add/drop period by:

- completing and submitting a [Withdrawal Request Form](#), or
- contacting the Enrollment Department at 800-237-9990, option #3.

All requests must be received by 11:59 pm MT on the fourteenth day of enrollment to remain within the add/drop policy. Courses dropped during the add/drop period will not be charged tuition and will not be recorded on academic transcripts.

Change of Learning Method/Offering Requests

Change of offering requests (if more than one learning method/offering is available) must be received via phone or email during the add/drop time frame (within the first 14 days of course enrollment). Students must contact the Enrollment Department via email (enroll@cftp.edu) or phone (800-237-9990, option #3) to request a change of offering.

Certificates

Digital certificates are awarded in recognition of a student's academic achievement. The name on the certificate will reflect what is in the student's academic records at the time. Inaccurate or unreceived certificates must be reported to the Registrar's Office.

Contact Information

Students and alumni (including designees) are required to keep all contact information (legal name, mailing address, phone number, and email address) on file with the College up-to-date. The College is not responsible for communications (including designation renewal notices), textbooks, and/or certificates not received due to inaccurate contact information.

For questions and/or inquiries, please contact the Student Services Department at 800-237-9990, option #2 during office hours (Monday through Friday 8:00 am - 5:00 pm Central Time).

Continuous Enrollment (Academic Progress Requirements)

Certificate courses must be completed within one year of the date the course is first made available to the student in the Learning Management System (LMS). Any course not completed within this one-year window will require reenrollment and payment of the current tuition rate for that course at the time of reenrollment.

****Students enrolled in Certificate + Professional Certification ("Designation") Program Bundles should refer to page 22 for Tuition Refund Policies and Continuous Enrollment information.***

Course Extensions

Course extensions may be available for a fee. **If eligible, students must request the extension on or before the fourteenth day following the course end date.** Fees are nonrefundable. Contact Student Services at 800-237-9990, option #2 for more information and eligibility.

If your course offering is eligible for an extension and you have at least one final exam attempt remaining, the following fee(s) will apply:

- 30-day extension for \$50.00 (maximum of 2 extensions per course), OR
- 60-day extension for \$100.00 (maximum of 1 extension per course)

Course/Program Fees

Any fees associated with certificate courses and/or programs are nonrefundable.

Dates and Deadlines

Students have 120 days from the date they are given access to the course to complete and submit all requirements. The date the College grants access to the course via the learning management system is considered “day zero” for deadline calculation purposes.

120 Days to Complete
Students have 120 days to study all course material and submit all academic requirements.

Time Zones

Course deadlines are reflected in the College’s learning management system in Central Time, regardless of which time zone students are located in. Because of this, students who reside outside of the Central

Time zone will need to submit all coursework before the equivalent of 11:59 pm CT. For example, if you reside in Colorado (Mountain Time), coursework will need to be submitted before 10:59 pm MT.

Final Examination

All final exams are time-limited. Please refer to the course syllabus for information regarding specific exam time limitations.

The final exam can be taken at any time on or before the last day of course access. Once launched, the final exam cannot be paused or saved, so students are encouraged to ensure they will have a sufficient amount of uninterrupted time prior to starting the exam. The exam must be submitted prior to 11:59 pm Central Time on the deadline date to prevent time-outs or errors during submission.

Failed First Attempt

Students will be granted a second and FINAL attempt to earn a score of 70% or higher if (1) they were unsuccessful on the first attempt and (2) have time remaining before their course deadline. Failure to pass the final exam after two attempts will result in a final course grade of F (and the highest percentage grade earned on the final exam). Failure to attempt the exam at all during enrollment will result in a final course grade of 0%/F. Students who do not pass the final exam may be eligible to receive a tuition discount to enroll again in the same program.

Grading System

Students enrolled in a certificate program are expected to complete the required course final exam by the last day of course access. Final grades are calculated based on the following grading system:

A minimum grade of ‘C’ (70%) is required to successfully complete the course and receive a certificate of completion.

Numeric Grade	Letter Grade
90.0% - 100%	A
80.0% - 89.9%	B
70.0% - 79.9%	C
0.0% - 69.9%	F
Withdrawn	W

Reenrollment Policy

There are not any academic eligibility prerequisites associated with reenrolling in a certificate program; however, students must settle any unpaid account balances prior to reenrollment.

Students seeking to reenroll in a certificate program after a withdrawal or course failure are strongly encouraged to contact the College's Enrollment Department (800-237-9990, option #3) prior to registration to discuss course requirements, deadlines, offerings, tuition, and fees.

Reenrollment After Previous Withdrawal and/or Failure

Students who have earned a failing final grade (highest grade earned was a 69.99% or below after the two permitted final exam attempts) during an enrollment in a certificate course are eligible to reenroll in the same program and are subject to the certificate reenrollment policy. The original final course grade will remain on the student's academic transcript regardless of whether or not reenrollment occurs.

Reenrollment Tuition Discount

Students who voluntarily withdraw from or fail a certificate course are eligible to reenroll in the same course at a later date at 50% off the current cost of tuition. Reenrollment must occur within one (1) year of the original course enrollment date in order to apply the 50% tuition discount. The reenrollment discount can only be used one time.

Students who reenroll in a certificate program where an "F" or "W" letter grade was previously earned will be charged as follows:

- **1st Course reenrollment**
 - 50% discount off the current tuition if the student enrolls in the same certificate program within one (1) calendar year (365 days) from the original date of enrollment.
- **2nd Course reenrollment**
 - No reenrollment tuition discount
 - Full tuition amount will be charged (less any other applicable discounts) for anything beyond the first reenrollment.
 - Students who cancel (drop) their enrollment within the refund time frame may reenroll at the current cost of tuition.

Shipping, Handling, and Tax

Shipping, handling, and taxes (if applicable) are nonrefundable.

Textbooks

When applicable, electronic textbooks (eBooks) may be included with course enrollment and used as your primary resource for course content. Students who would like printed textbooks in addition to eBooks may purchase them by contacting the College's Enrollment Department (800-237-9990, option #3).

Please note - Textbooks may not be included with enrollment and tuition in some programs. Students are responsible for obtaining the correct textbook(s) and covering all associated costs when not included with program enrollment.

Tuition

Payment of [tuition](#), course materials (textbooks), shipping and handling (if applicable), and state taxes (if applicable) is due at the time of registration/enrollment, unless a deferment arrangement has been made. Failure to pay may result in registration being suspended or canceled.

Tuition Refund Policy

Eligibility for a refund of tuition paid is determined based on the following chart. Receipt of a [Withdrawal Request Form](#) requesting to drop or withdraw from a certificate course will result in automatic review of tuition refund eligibility. The initial date of enrollment is considered “day zero” for calculation purposes.

****Students enrolled in Certificate + Professional Certification (“Designation”) Program Bundles should refer to the next page for Tuition Refund Policies and Continuous Enrollment information.***

Certificate Program	Request	Refund Eligible	Deadlines
AIF® Education Program	Cancel/Drop	100%	Cancellation (Drop) Period: 0-14 days from first date of enrollment
ETFs & Portfolio Construction Financial Advising Accelerator	Withdraw	No refund	Withdrawal Period: 15-120 days from initial date of enrollment

Withdrawing from a Course

Students may request to drop/withdraw from their course and/or program by completing and submitting a [Withdrawal Request Form](#). Processed forms will automatically initiate a refund review based on the *Tuition Refund Policy* for certificate programs.

Withdrawing after Attempted Final Exam

Once the course final exam is attempted, requests to cancel or withdraw are no longer permitted and the course tuition is nonrefundable, regardless of when a request is submitted. The final grade earned for the course will be posted to the student’s record.

Tuition Refund Policy for Financial Advising Accelerator + Professional Certification Program Bundle

Eligibility for a refund of tuition paid is determined based on the following chart. Receipt of a [Withdrawal Request Form](#) (available on the College's website) requesting to drop or withdraw from a Certificate course or Professional Certification program will result in automatic review of tuition refund eligibility. The initial date of enrollment is considered "day zero" for calculation purposes.

Certificate and Professional Certification ("Designation") Program Bundles					
Payment Type	Request	Refund Eligible	Deadline	Required Document	Final Grade
Up-front full program payment	Drop (Cancel)	100%	0-14 days from date of first course access	None	N/A
	Withdrawal	50% on any course where access was not given	15-365 days from initial date of enrollment	Withdrawal Request Form	W
		No refund	Requests submitted more than one year after the initial enrollment date	N/A	Grade earned in course
Course-by-Course	Drop (Cancel)	100%	0-14 days from first date of course access	Withdrawal Request Form	N/A
	Withdrawal	No refund	15-90 days from first date of course access	Withdrawal Request Form	W

Continuous Enrollment (Academic Progress Requirements)

Students who enroll in the professional certificate + professional certification ("designation") bundles are expected to progress through each course in a timely manner. The following academic progress requirements will be enforced:

Tuition is paid-in-full

- Students who select to pay their tuition up-front in-full are required to complete the course bundle within one year of the start date of the first course in the bundle (first date the course is made available for access via the online College's Learning Management System).

Tuition is paid course-by-course

- Students who enroll in a bundle and select to pay tuition course-by-course must complete the courses in the bundle within one year to maintain the pricing and program options at the time of their enrollment.
- A student is considered inactive if they take a break between courses that is **3 months** or longer. The break time is calculated based on the access end date of the student's most recent course and the date the student begins their next course. Students who become inactive must adhere to the policy and pricing in effect at the time of the next course purchase.
- If an inactive student opts to continue taking courses after becoming inactive, current tuition and current policies will apply to any and all future courses.

Professional Certification Programs

Professional Certificates, also frequently referred to as *Professional Designations*, equip students with the expertise to tackle complex financial issues, empower them to recommend solution-based strategies, strengthen their knowledge, and help to increase their confidence with clients.

Each Professional Certification Program offers graduates the opportunity to apply for and utilize a professional designation. The College offers designations to assist in the professional development of financial services professionals throughout their entire career.

Career Entry



Early Career



Mid-Career



Accredited Asset Management SpecialistSM or AAMS[®]



Created in conjunction with many of the country's top investment firms, the AAMS[®] designation is uniquely suited to the needs of today's investment professionals. In this program students will discover a logical progression of topics, enabling them to think in terms of clients' total

financial situations, not just their investments. At the conclusion of students' studies, your abilities to identify opportunities and employ strategies is enhanced not only with regard to investments, but also related to planning for insurance, tax, retirement, and estate issues. The result is that students develop stronger, lasting client relationships.

The program provides advisors with a strong fundamental financial knowledge with an additional focus on asset management.

Course Code and Title: AAMS301 Accredited Asset Management Specialist

Academic Credits: zero (0)

Topics covered

- The Asset Management Process
- Risk, Return, and Investment Performance
- Asset Allocation and Selection
- Investment Strategies
- Taxation of Investments
- Investing for Retirement
- Deferred Compensation and Other Benefit Plans
- Insurance Products for Investment Clients
- Estate Planning for Investment Clients
- Fiduciary, Ethical, and Regulatory Issues for Advisors

Admission Requirements

The AAMS[®] program is an open enrollment program and does not currently have any academic prerequisites required for admission.

Instructional/Learning Method Options

The AAMS[®] program may offer the following instructional method(s) for students to select from at the time of enrollment (subject to availability):

- OnDemand Classes
 - Designed for individuals who need the flexibility to complete a professional designation program at their own pace based on their busy schedule.
 - 120 days from the date of enrollment to complete all course requirements.
- Live Online Classes
 - Best for individuals who prefer a structured schedule of instructor-led classes to stay on track with completing the program and the advantages of active learning features only possible in a live learning community.

- 120 days from the date of enrollment to complete all course requirements.
- Classes begin at certain scheduled times of the year.

Graduation Requirements

Students who successfully complete the following three requirements will graduate from the AAMS® program and be awarded a certificate to recognize their achievement:

- Completion of the course final exam with a passing score by the last day of course access
 - Students who meet this requirement will receive a final course grade report
- Submission of the AAMS® professional designation application
 - Invitations are sent via email, typically within 72 hours of passing the final exam
 - Applications are available in the student portal for 6 months after passing the final exam.
- Receive approval to use the AAMS® professional designation

Designation Application

After the successful completion of the AAMS® education course, individuals may apply for authorization to use the AAMS® designation.

How to Access and Submit the Designation Application

AAMS® designation applications are available online via the student portal.

Deadline to Submit the Designation Application

Students must complete the Designation Application within six months of completing the education course.

For more detailed information, please see the 'Professional Designation Resources' section of the catalog.

Accredited Behavioral Finance ProfessionalSM or ABFP[®]



The Accredited Behavioral Finance ProfessionalSM or ABFP[®] is a unique graduate-level program for advanced financial planners. Blending classic foundational theory with academic experiments and real-life situations, students will learn to recognize and mitigate client financial behaviors.

The ABFP[®] program explores the field of behavioral finance – the study of psychological explanations for economic behavior exhibited by individuals, institutions, and nations. Behavioral science is an interdisciplinary body of knowledge with strong ties to the social sciences – psychology, sociology, anthropology, economics, and political science. The role of the scientific method in understanding and applying knowledge regarding topic areas provides the foundation for further exploration.

This program is devoted to understanding the nature and role of psychological biases, heuristics, and emotions in influencing financial decision-making under uncertainty. Areas of decision-making behavior that will be thoroughly explored include economic theory, psychological perspectives, and applications to investments or lifetime retirement planning cash flows. The ABFP[®] program provides financial advisors and investment professionals with foundational knowledge of behavioral finance history, definitions, trends, and portfolio construction principles, and best practices for integrating behavioral finance theories into real-life situations.

Course Code and Title: ABFP501 Accredited Behavioral Finance Professional

Academic Credits: three (3)

Academic credits earned can be applied to the Master of Science in Personal Financial Planning program.

Topics Covered

- Behavioral Finance Theory and Implications
- Emotions in the Financial Markets
- Emotions in Investors
- Risk Detection and Debiasing
- Behavioral Investing
- Investor Bias Mitigation and Neurofinance
- Puzzles and Frontiers in Behavioral Finance

Admission Requirements

The ABFP[®] program is an open enrollment program and does not currently have any academic prerequisites required for admission.

Instructional/Learning Method Options

The ABFP[®] program currently offers the following instructional method(s) for students to select from at the time of enrollment:

- OnDemand Classes
 - Designed for individuals who need the flexibility to complete a professional designation program at their own pace based on their busy schedule. Your online learning platform will guide you through all your course-related activities, including reading assignments, recorded video lectures, module quizzes, and the final exam.

- 120 days from the date of enrollment to complete all course requirements.

Graduation Requirements

Students who successfully complete the following three requirements will graduate from the ABFP® program and be awarded a certificate to recognize their achievement:

- Completion of the course final exam with a passing score by the last day of course access
 - Students who meet this requirement will receive a final course grade report
- Submission of the ABFP® professional designation application
 - Invitations are sent via email, typically within 72 hours of passing the final exam
 - Applications are available in the student portal for 6 months after passing the final exam.
- Receive approval to use the ABFP® professional designation

Designation Application

After the successful completion of the ABFP® education course, individuals may apply for authorization to use the ABFP® designation.

How to Access and Submit the Designation Application

ABFP® designation applications are available online via the student portal.

Deadline to Submit the Designation Application

Students must complete the Designation Application within six months of completing the education course.

For more detailed information, please see the 'Professional Designation Resources' section of the catalog.

Accredited Domestic Partnership AdvisorSM or ADPA[®]



The Accredited Domestic Partnership AdvisorSM or ADPA[®] program is the only designation program of its kind that prepares financial professionals to address the unique planning needs specific to unmarried, coupled persons. You'll gain an understanding of how planning differences for domestic partners compared to legally married couples manifest themselves in the individual domains of financial planning. Your skills, augmented with knowledge from this up-to-date program, will help you analyze and evaluate alternative planning techniques pertaining to wealth transfers, federal taxation laws, retirement laws and benefits, and planning for end-of-life needs.

This program is ideal for advisors looking to augment their skills and knowledge to effectively counsel clients in domestic partnerships and help compensate for the adverse effects of financial laws or benefits that are either unavailable or provide less protection to them. It is also beneficial for accountants and attorneys who provide tax and legal services for persons in domestic partnerships.

Course Code and Title: ADPA301 Accredited Domestic Partnership Advisor

Academic Credits: zero (0)

Topics Covered

- Wealth Transfers for Domestic Partners
- Federal Taxation Issues for Domestic Partners
- Retirement Planning and Relationship Issues for Domestic Partners
- Planning for Financial, Medical, and End-of-Life Needs of Domestic Partners
- Qualitative Planning Considerations

Admission Requirements

The ADPA[®] program is an open enrollment program and does not currently have any academic prerequisites required for admission.

Instructional/Learning Method Options

The ADPA[®] program may offer the following instructional method(s) for students to select from at the time of enrollment (subject to availability):

- OnDemand Classes
 - Designed for individuals who need the flexibility to complete a professional designation program at their own pace based on their busy schedule. Your online learning platform will guide you through all your course-related activities, including reading assignments, recorded video lectures, module quizzes, and the final exam.
 - 120 days from the date of enrollment to complete all course requirements.

Graduation Requirements

Students who successfully complete the following three requirements will graduate from the ADPA[®] program and be awarded a certificate to recognize their achievement:

- Completion of the course final exam with a passing score by the last day of course access
 - Students who meet this requirement will receive a final course grade report
- Submission of the ADPA® professional designation application
 - Invitations are sent via email, typically within 72 hours of passing the final exam
 - Applications are available in the student portal for 6 months after passing the final exam.
- Receive approval to use the ADPA® professional designation

Designation Application

After the successful completion of the ADPA® education course, individuals may apply for authorization to use the ADPA® designation.

How to Access and Submit the Designation Application

ADPA® designation applications are available online via the student portal.

Deadline to Submit the Designation Application

Students must complete the Designation Application within six months of completing the education course.

For more detailed information, please see the 'Professional Designation Resources' section of the catalog.

Accredited Portfolio Management AdvisorSM or APMA[®]



The Accredited Portfolio Management AdvisorSM or APMA[®] program, is a designation program for financial professionals. This advanced graduate-level program covers the finer points of portfolio creation, augmentation, and maintenance. Course topics covered include client assessment and suitability, risk/return, investment objectives, bond and equity portfolios, modern portfolio theory, investor psychology, and other topics germane to building appropriate client portfolios. Students will also learn about tax-aware investing, fiduciary responsibility, and investment policy statements.

Course Code and Title: APMA501 Accredited Portfolio Management Advisor

Academic Credits: three (3)

Academic credits earned can be applied to either the Master of Science in Personal Financial Planning or Master of Science in Financial Analysis program.

Topics Covered

- Investment Risk and Return Analysis
- Modern Portfolio Theory and Performance Evaluation of Equities
- Debt and Fixed-Income Features
- Debt and Fixed-Income Valuation and Analysis
- Mutual Funds and Other Pooled Investments
- Investing in Real Assets
- Derivatives and Structured Products
- Taxation of Investments and the Regulatory Environment
- Ethical Considerations, Investment Strategies, and Retirement Needs Analysis
- Behavioral Finance, Client Suitability, and Constructing Portfolios

Admission Requirements

The APMA[®] program is an open enrollment program and does not currently have any academic prerequisites required for admission.

Instructional/Learning Method Options

The APMA[®] program currently offers the following instructional method:

- OnDemand Classes
 - Designed for individuals who need the flexibility to complete a professional designation program at their own pace based on their busy schedule. Your online learning platform will guide you through all your course-related activities, including reading assignments, recorded video lectures, module quizzes, and the final exam.
 - 120 days from the date of enrollment to complete all course requirements.
- Blended Learning Program (OnDemand Classes + Personalized Guidance)
 - Experience the flexibility of learning at your own pace through pre-recorded OnDemand classes, combined with the support of live online sessions. You'll benefit from a mid-program check-in and comprehensive course review sessions held on pre-scheduled dates. This blended approach ensures you stay on track, reinforces essential concepts, and are fully prepared to succeed on the final exam—and earn

your designation with confidence.

Graduation Requirements

Students who successfully complete the following three requirements will graduate from the APMA® program and be awarded a certificate to recognize their achievement:

- Completion of the course final exam with a passing score by the last day of course access
 - Students who meet this requirement will receive a final course grade report
- Submission of the APMA® professional designation application
 - Invitations are sent via email, typically within 72 hours of passing the final exam
 - Applications are available in the student portal for 6 months after passing the final exam.
- Receive approval to use the APMA® professional designation

Designation Application

After the successful completion of the APMA® education course, individuals may apply for authorization to use the APMA® designation.

How to Access and Submit the Designation Application

APMA® designation applications are available online via the student portal.

Deadline to Submit the Designation Application

Students must complete the Designation Application within six months of completing the education course.

For more detailed information, please see the 'Professional Designation Resources' section of the catalog.

Accredited Wealth Management AdvisorSM, AWMA[®]



The AWMA[®] program is a designation program designed for experienced advisors who want to better address the unique needs of high-net-worth clients.

The program's unique curriculum contains sections dedicated to behavioral finance, working with small business owners, and succession/exit planning. There is also an entire module specifically dedicated to the fiduciary and regulatory issues facing advisors. With this designation in your arsenal of knowledge you'll be able to help clients capitalize on opportunities to preserve, grow, and transfer their wealth. You will gain the confidence to optimize clients' investments to achieve their goals while minimizing investment volatility.

Course Code and Title: AWMA501 Accredited Wealth Management Advisor

Academic Credits: three (3)

Academic credits earned can be applied to the Master of Science in Personal Financial Planning program.

Topics Covered

- Getting to Know Your High-Net-Worth Client
- Investment Risk, Return, and Performance
- Advanced Investment Products and Strategies
- Considerations for Business Owners
- Income Tax Strategies for High-Net-Worth Clients
- Executive Benefits Planning for High-Net-Worth Clients
- Estate Planning for High-Net-Worth Clients
- Fiduciary and Regulatory Issues for Financial Services Professionals

Admission Requirements

The AWMA[®] program is an open enrollment program and does not currently have any academic prerequisites required for admission.

Instructional/Learning Method Options

The AWMA[®] program may offer the following instructional method(s) for students to select from at the time of enrollment (subject to availability):

- OnDemand Classes
 - Designed for individuals who need the flexibility to complete a professional designation program at their own pace based on their busy schedule. Your online learning platform will guide you through all your course-related activities, including reading assignments, recorded video lectures, module quizzes, and the final exam.
 - 120 days from the date of enrollment to complete all course requirements.

Graduation Requirements

Students who successfully complete the following three requirements will graduate from the AWMA[®] program and be awarded a certificate to recognize their achievement:

- Completion of the course final exam with a passing score by the last day of course access

- Students who meet this requirement will receive a final course grade report
- Submission of the AWMA® professional designation application
 - Invitations are sent via email, typically within 72 hours of passing the final exam
 - Applications are available in the student portal for 6 months after passing the final exam.
- Receive approval to use the AWMA® professional designation

Designation Application

After the successful completion of the AWMA® education course, individuals may apply for authorization to use the AWMA® designation.

How to Access and Submit the Designation Application

AWMA® designation applications are available online via the student portal.

Deadline to Submit the Designation Application

Students must complete the Designation Application within six months of completing the education course.

For more detailed information, please see the 'Professional Designation Resources' section of the catalog.

Chartered Retirement Planning CounselorSM, CRPC[®]



The CRPC[®] designation program is for experienced financial advisors who wish to offer more comprehensive retirement advice to individual clients. Financial advisors face an increasingly complex onslaught of retirement planning questions as an aging workforce looks for investments to meet their lifestyle needs in 10 years, 20 years, and beyond, as well as determining when they can actually retire.

This program will help you define a “road map to retirement,” enabling you to focus on clients’ pre- and post-retirement needs, as well as issues related to asset management and estate planning.

Course Code and Title: CRPC501 Chartered Retirement Planning Counselor

Academic Credits: three (3)

Academic credits earned can be applied to the Master of Science in Personal Financial Planning program.

Topics Covered

- Maximizing the Client Experience During the Retirement Planning Process
- Principles and Strategies When Investing for Retirement
- Understanding Social Security, Military, and Government Benefits
- Bridging the Income Gap: Identifying Other Sources of Retirement Income
- Navigating Health Care Options in Retirement
- Making the Emotional and Financial Transition to Retirement
- Designing Optimal Retirement Income Streams
- Achieving Tax and Estate Planning Objectives in Retirement
- Fiduciary, Ethical, and Regulatory Issues for Advisors

Admission Requirements

The CRPC[®] program is an open enrollment program and does not currently have any academic prerequisites required for admission.

Instructional/Learning Method Options

The CRPC[®] program may offer the following instructional method(s) for students to select from at the time of enrollment (subject to availability):

- OnDemand Classes
 - Designed for individuals who need the flexibility to complete a professional designation program at their own pace based on their busy schedule. Your online learning platform will guide you through all your course-related activities, including reading assignments, recorded video lectures, module quizzes, and the final exam.
 - 120 days from the date of enrollment to complete all course requirements.
- Live Online Classes
 - Best for individuals who prefer a structured schedule of instructor-led classes to stay on track with completing the program and the advantages of active learning features only possible in a live

- learning community.
- 120 days from the date of enrollment to complete all course requirements.
- Classes begin at certain scheduled times of the year.

Graduation Requirements

Students who successfully complete the following three requirements will graduate from the CRPC® program and be awarded a certificate to recognize their achievement:

- Completion of the course final exam with a passing score by the last day of course access
 - Students who meet this requirement will receive a final course grade report
- Submission of the CRPC® professional designation application
 - Invitations are sent via email, typically within 72 hours of passing the final exam
 - Applications are available in the student portal for 6 months after passing the final exam.
- Receive approval to use the CRPC® professional designation

Designation Application

After the successful completion of the CRPC® education course, individuals may apply for authorization to use the CRPC® designation.

How to Access and Submit the Designation Application

CRPC® designation applications are available online via the student portal.

Deadline to Submit the Designation Application

Students must complete the Designation Application within six months of completing the education course.

For more detailed information, please see the 'Professional Designation Resources' section of the catalog.

Chartered Retirement Plans SpecialistSM or CRPS[®]



As retirement plan options evolve and tax complexities increase, many companies seek professional plan administrators to design, install, and maintain their company retirement plans. Firms of all sizes recognize the unique skills needed to implement and oversee these internal retirement plans—skills within your reach with the CRPS[®] designation.

Your CRPS[®] mark will set you apart from other advisors with the knowledge to recommend implementation techniques that can be executed into well-structured, company-appropriate retirement plans. Plus, you'll be able to effectively administer retirement plans for businesses and their employees.

Course Code and Title: CRPS501 Chartered Retirement Plans Specialist

Academic Credits: three (3)

Academic credits earned can be applied to the Master of Science in Personal Financial Planning program.

Topics Covered

- Introduction to ERISA and the Fiduciary Standard
- Employer-Funded Defined Contribution Plans
- Participant-Directed Retirement Plans
- Retirement Plan Solutions for Small Business Owners
- Retirement Plan Selection, Design, and Implementation
- Administering ERISA-Compliant Plans
- Working with Plan Participants

Admission Requirements

The CRPS[®] program is an open enrollment program and does not currently have any academic prerequisites required for admission.

Instructional/Learning Method Options

The CRPS[®] program may offer the following instructional method(s) for students to select from at the time of enrollment (subject to availability):

- OnDemand Classes
 - Designed for individuals who need the flexibility to complete a professional designation program at their own pace based on their busy schedule. Your online learning platform will guide you through all your course-related activities, including reading assignments, recorded video lectures, module quizzes, and the final exam.
 - 120 days from the date of enrollment to complete all course requirements.

Graduation Requirements

Students who successfully complete the following three requirements will graduate from the CRPS[®] program and be awarded a certificate to recognize their achievement:

- Completion of the course final exam with a passing score by the last day of course access
 - Students who meet this requirement will receive a final course grade report

- Submission of the CRPS® professional designation application
 - Invitations are sent via email, typically within 72 hours of passing the final exam
 - Applications are available in the student portal for 6 months after passing the final exam.
- Receive approval to use the CRPS® professional designation

Designation Application

After the successful completion of the CRPS® education course, individuals may apply for authorization to use the CRPS® designation.

How to Access and Submit the Designation Application

CRPS® designation applications are available online via the student portal.

Deadline to Submit the Designation Application

Students must complete the Designation Application within six months of completing the education course.

For more detailed information, please see the 'Professional Designation Resources' section of the catalog.

Financial Paraplanner Qualified Professional™ or FPQP®



The Foundations in Financial Planning program gives students the opportunity to earn the Financial Paraplanner Qualified Professional™ or FPQP® designation. The program covers the six main areas in personal financial planning, and is an ideal starting point for those new to the financial planning profession, individuals interested in a better understanding of their own finances, or for planners who wish to provide their support staff with additional insights.

Course Code and Title: FPQP301 Foundations in Financial Planning

Academic Credits: zero (0)

Topics Covered

Principles of Financial Planning	Life and Health Insurance	Estate Planning Basics
Cash Management and the Use of Debt	Investment Basics and Strategies	Case Study
Tax Implications of Financial Decisions	Retirement Planning	
Insurance Basics and Property Insurance	The Time Value of Money	

Admission Requirements

The FPQP® program is an open enrollment program and does not currently have any academic prerequisites required for admission.

Instructional/Learning Method Options

The FPQP® program may offer the following instructional method(s) for students to select from at the time of enrollment (subject to availability):

- OnDemand Classes
 - Designed for individuals who need the flexibility to complete a professional designation program at their own pace based on their individual schedules. An online learning platform will guide students through all their course-related activities, including reading assignments, recorded video lectures, module quizzes, and a final exam.
 - 120 days from the date of enrollment to complete all course requirements.

- Live Online Classes
 - Best for individuals who prefer a structured schedule of instructor-led classes to stay on track with completing the program. Students participate in active learning through a live learning community.
 - 120 days from the date of enrollment to complete all course requirements.
 - Classes begin at certain scheduled times of the year.

Graduation Requirements

Students who successfully complete the following three requirements will graduate from the FPQP® program and be awarded a certificate to recognize their achievement:

- Completion of the course final exam with a passing score by the last day of course access
 - Students who meet this requirement will receive a final course grade report
- Submission of the FPQP® professional designation application
 - Invitations are sent via email, typically within 72 hours of passing the final exam
 - Applications are available in the student portal for 6 months after passing the final exam.
- Receive approval to use the FPQP® professional designation

Designation Application

After the successful completion of the FPQP® education course, individuals may apply for authorization to use the FPQP® designation.

How to Access and Submit the Designation Application

FPQP® designation applications are available online via the student portal.

Deadline to Submit the Designation Application

Students must complete the Designation Application within six months of completing the education course.

For more detailed information, please see the 'Professional Designation Resources' section of the catalog.

Qualified Personal Finance EducatorSM or QPFESM



The Qualified Personal Finance EducatorSM (QPFESM) certification program covers fundamental personal finance topics with a goal of increasing educators' proficiency in teaching students how to make sensible decisions that will result in financial well-being throughout their lifetimes.

Course Code and Title: QPFE501 Qualified Personal Finance Educator

Academic Credits: One (1)

Upon successful completion of the Qualified Personal Finance EducatorSM course, 1 graduate-level academic credit is earned.

Topics covered

- Determining Your Needs, Wants, and Money Goals
- Budgeting: Managing What You Spend
- Moving Your Money: Banking, Mobile Payments, and Loans
- Managing Your Credit: Credit Cards, Credit Scores, and Other Money Sources
- Buying a Car
- Getting Your Own Place
- Saving and Investing Your Money
- Building Your Financial Security: Life's Milestones, Retirement and Estate Planning
- Paying Your Taxes
- Planning Your Future: What's Next?
- Funding Your Higher Education
- Making Buying Decisions: The Influence of Social Media, Environmental and Economic Awareness, and Social Responsibility
- Safeguarding Digital Privacy, Cybersecurity, and Other Online Best Practices
- Managing Your Personal Finances: A Capstone Experience

Admission Requirements

The QPFESM program is an open enrollment program and does not currently have any academic prerequisites required for admission.

Instructional/Learning Methods

The QPFESM program may offer the following instructional method(s) for students to select from at the time of enrollment (subject to availability):

- OnDemand Classes
 - Designed for individuals who need the flexibility to complete a professional designation program at their own pace based on their individual schedules. An online learning platform will guide students through all their course-related activities, including reading assignments, recorded video lectures, module quizzes, and a final exam.
 - 120 days from the date of enrollment to complete all course requirements.

Graduation Requirements

Students who successfully complete the following three requirements will graduate from the QPFESM program and be awarded a certificate to recognize their achievement:

- Completion of the course final exam with a passing score by the last day of course access
 - Students who meet this requirement will receive a final course grade report
- Submission of the QPFESM professional designation application
 - Invitations are sent via email, typically within 72 hours of passing the final exam
 - Applications are available in the student portal for 6 months after passing the final exam.
- Receive approval to use the QPFESM professional designation

Designation Application

After the successful completion of the QPFESM education course, individuals may apply for authorization to use the QPFESM designation.

How to Access and Submit the Designation Application

QPFESM designation applications are available online via the student portal.

Deadline to Submit the Designation Application

Students must complete the Designation Application within six months of completing the education course.

For more detailed information, please see the 'Professional Designation Resources' section of the catalog.

Sports and Entertainment Accredited Wealth Management SpecialistSM or SE-AWMA[®]



The unique financial challenges that sports and entertainment professionals possess over the course of their careers are the very reasons why they need a financial advisor who is qualified to address those issues. From a sudden wealth event to multiple income streams to an unknown career span, these individuals have added complexities in their financial lives and goals.

The Sports & Entertainment Accredited Wealth Management AdvisorSM or SE-AWMA[®] designation program provides advisors with the specialized knowledge to help high-net-worth clients in sports and entertainment capitalize on opportunities to preserve, grow, and transfer their wealth. Your skills, augmented with knowledge gained from this program, will help you analyze and evaluate different planning strategies, including qualitative planning, trusts, investments, employee and retirement benefits, cash flow and tax planning, business planning, and estate planning.

Course Code and Title: SEAWMA501 Sports & Entertainment Accredited Wealth Management Advisor
Academic Credits: three (3)

Academic credits earned can be applied to the Master of Science in Personal Financial Planning program.

Topics Covered

- Getting to Know Your High-Net-Worth Client
- Investment Risk, Return, and Performance
- Advanced Investment Products and Strategies
- Considerations for Business Owners
- Income Tax Strategies for High-Net-Worth Clients
- Executive Benefits Planning for High-Net-Worth Clients
- Estate Planning for High-Net-Worth Clients
- Fiduciary and Regulatory Issues for Financial Services Professionals
- Special Issues for Athletes and Entertainers

Admission Requirements

The SE-AWMA[®] program is an open-enrollment program and does not currently have any academic prerequisites required for admission.

Admission Requirements for AWMA[®] Designees

AWMA[®] designees (active and in good standing) interested in the SE-AWMA[®] program may be eligible to supplement their current designation by successfully completing the *Sports and Entertainment* module of the program. Verification of AWMA[®] is required prior to registration in the supplemental module and must be completed by contacting the College's Enrollment Department at 800-237-9990, option #3.

Instructional/Learning Method Options

The SE-AWMA[®] program may offer the following instructional method(s) for students to select from at the time of enrollment (subject to availability):

- OnDemand Classes
 - Designed for individuals who need the flexibility to complete a professional designation program at their own pace based on their busy schedule. Your online learning platform will guide you through all your

course-related activities, including reading assignments, recorded video lectures, module quizzes, and the final exam.

- 120 days from the date of enrollment to complete all course requirements.
- Live Online Classes
 - Best for individuals who prefer a structured schedule of instructor-led classes to stay on track with completing the program and the advantages of active learning features only possible in a live learning community.
 - 120 days from the date of enrollment to complete all course requirements.
 - Classes begin at certain scheduled times of the year.

Final Examination for the Supplemental *Sports and Entertainment* module

Students enrolled in the supplemental *Sports and Entertainment* module will have 30 days to pass the final exam. Once the final exam is launched, you will have 60 minutes to complete the exam and earn a score of 70% or higher. The final exam cannot be paused or saved.

Failed Final Exam First Attempt

Students will be granted a second and FINAL attempt to earn a score of 70% or higher if (1) they were unsuccessful on the first attempt and (2) have time remaining before their course deadline. Failure to pass the final exam after two attempts will result in a final course grade of F (and the highest percentage grade earned on the final exam). Failure to attempt the exam at all during enrollment will result in a final course grade of 0%/F.

Students who do not pass the final exam after two attempts may be eligible to receive a tuition discount to reenroll in the supplemental SE-AWMA® module.

Graduation Requirements

Students who successfully complete the following three requirements will graduate from the SE-AWMA® program and be awarded a certificate to recognize their achievement:

- Completion of the course final exam with a passing score by the last day of course access
 - Students who meet this requirement will receive a final course grade report
- Submission of the SE-AWMA® professional designation application
 - Invitations are sent via email, typically within 72 hours of passing the final exam
 - Applications are available in the student portal for 6 months after passing the final exam.
- Receive approval to use the SE-AWMA® professional designation

Designation Application

After the successful completion of the SE-AWMA® education course, individuals may apply for authorization to use the SE-AWMA® designation.

How to Access and Submit the Designation Application

SE-AWMA® designation applications are available online via the student portal.

Deadline to Submit the Designation Application

Students must complete the Designation Application within six months of completing the education course.

For more detailed information, please see the 'Professional Designation Resources' section of the catalog.

Wealth Management SpecialistSM or WMSSM



The Wealth Management SpecialistSM or WMSSM program equips students with a substantial overview of the most critical concepts in financial planning and wealth management without the rigors of the CFP[®] certification or a more comprehensive professional designation.

Course Code and Title: WMS101 Wealth Management Specialist

Academic Credits: Zero (0)

Topics Covered

- Time Value of Money Principles
- Measurement of Risk and Return
- Investment Strategies
- Credit and Lending
- Education Funding
- Retirement Planning Considerations
- Estate Planning
- Fundamental Considerations in the Wealth Management Process
- The Asset Allocation Process
- Tax Implications and Strategies in the Financial Planning Process
- Insurance Products in Wealth Management
- Business Ownership and Planning
- Equity Compensation

Admission Requirements

The WMSSM program is an open-enrollment program and does not currently have any academic prerequisites required for admission.

Instructional/Learning Method Options

The WMSSM program may offer the following instructional method(s) for students to select from at the time of enrollment (subject to availability):

- OnDemand Classes
 - Designed for individuals who need the flexibility to complete a professional designation program at their own pace based on their busy schedule.
 - 120 days from the date of enrollment to complete all course requirements.

Graduation Requirements

Students who successfully complete the following three requirements will graduate from the WMSSM program and be awarded a certificate to recognize their achievement:

- Completion of the course final exam with a passing score by the last day of course access
 - Students who meet this requirement will receive a final course grade report
- Submission of the WMSSM professional designation application
 - Invitations are sent via email, typically within 72 hours of passing the final exam
 - Applications are available in the student portal for 6 months after passing the final exam.
- Receive approval to use the WMSSM professional designation

Designation Application

After the successful completion of the WMSSM education course, individuals may apply for authorization to use the WMSSM designation.

How to Access and Submit the Designation Application

WMSSM designation applications are available online via the student portal.

Deadline to Submit the Designation Application

Students must complete the Designation Application within six months of completing the education course.

For more detailed information, please see the 'Professional Designation Resources' section of the catalog.

Professional Certification Programs Academic Standards, Policies, and Procedures

Academic Credits

Upon satisfying the completion (graduation) requirements of a professional designation education course, students will earn the following number of academic credits, depending on their program of study. Credits earned may be applicable to another College program.

Not-for-credit Coursework	For-credit Coursework
Accredited Asset Management Specialist SM , AAMS [®]	Accredited Behavioral Finance Professional SM , ABFP [®] (3 academic credits)
Accredited Domestic Partnership Advisor SM , ADPA [®]	Accredited Portfolio Management Advisor SM , APMA [®] (3 academic credits)
Financial Paraplanner Qualified Professional SM , FPQP [®]	Accredited Wealth Management Advisor SM , AWMA [®] or Sports & Entertainment Accredited Wealth Management Advisor SM , SE-AWMA [®] (3 academic credits)
Wealth Management Specialist SM , WMS SM	Chartered Retirement Planning Counselor SM , CRPC [®] (3 academic credits)
	Chartered Retirement Plans Specialist SM , CRPS [®] (3 academic credits)
	Qualified Personal Finance Professional SM , QPFE SM (1 academic credit)

Add/Drop Policy

Students enrolled in a professional designation course/program may drop their course, change their course, and/or cancel their enrollment within fourteen (14) days from the initial date of enrollment.

In most cases tuition will be paid at the time of registration; however, if a deferment of tuition is approved, the date of enrollment for the course remains the same.

14 days to drop

Students have 14 days from the date access to the course via the College for Financial Planning's Learning Management System is granted. The date access is given is considered day "zero" in the add/drop time frame.

Add/Drop Process

Students may request to drop a course completely or to make changes to their enrollment (change of learning method, for example) during the add/drop period by:

- completing and submitting a [Withdrawal Request Form](#), or
- contacting the Enrollment Department at 800-237-9990, option #3.

All requests must be received by 11:59 pm MT on the fourteenth day of enrollment to remain within the add/drop policy. Courses dropped during the add/drop period will not be charged tuition and will not be recorded on academic transcripts.

Change of Learning Method/Offering Requests

Change of offering requests (Live Online/OnDemand) must be received via phone or email during the add/drop time frame (within the first 14 days of course enrollment). Students must contact the Enrollment Department via email (enroll@cffp.edu) or phone (800-237-9990, option #3) to request a change of offering.

Certificates

Physical certificates are awarded in recognition of a student's academic achievement. For more information please visit the *College Policies* section of the catalog.

Continuous Enrollment (Academic Progress Requirements)

Professional certification courses must be completed within one year of the date the course is first made available to the student in the Learning Management System (LMS). Any course not completed within this one-year window will require reenrollment and payment of the current tuition rate for that course at the time of reenrollment.

Course Extensions

Course extensions may be available for a fee. **If eligible, students must request the extension on or before the fourteenth day following the course end date.** Fees are nonrefundable.

If your course offering is eligible for an extension and you have at least one final exam attempt remaining, the following fee(s) will apply:

- 30-day extension for \$50.00 (maximum of 2 extensions per course), OR
- 60-day extension for \$100.00 (maximum of 1 extension per course)

Contact Us

Phone: (800) 237-9990, option #2

Email: cffpscc@cffp.edu

Fax: (303) 220-1810

Course/Program Fees

Any fees associated with the Professional Designation courses and/or programs are nonrefundable.

Dates and Deadlines

Students have 120 days from the date they are given access to the course to complete and submit all requirements. The date the College grants access to the course via the learning management system is considered "day zero" for deadline calculation purposes.

120 Days to Complete

Students have 120 days to study all course material and submit the final exam.

Exceptions: SE-AWMA Supplemental - 30 days

QPFE - 180 days

Time Zones

All course deadlines are shown in Central Time (CT) (except QPFE, which is shown in Mountain Time (MT)), regardless of which time zone students are located in. Students who reside outside of the Central Time zone will need to submit all coursework before the equivalent of 11:59 pm CT. For example, if you reside in Colorado (Mountain Time), coursework will need to be submitted before 10:59 pm MT.

Digital Badges

The College for Financial Planning offers a digital badge to all professional designation-holding graduates that allows potential employers, clients, or partners to verify the current status of a credential and be well-informed about the value of the credential and what it certifies.

The digital badges are stored by Credly, an independent third party that provides digital badges of many other reputable organizations, and can be accessed by visiting their website. Credly offers the third-party verification that employers, clients, or partners can rely on to ensure the credential is a valid achievement.

Claiming the Digital Badge

To claim your digital badge, [sign in](#) to your student account. From the designations page, click the "Get Digital Badge" link to begin the process.

Final Examinations

All Professional Designation final exams are time-limited. Please refer to the course syllabus for information regarding specific exam time limitations.

The final exam can be taken at any time on or before the last day of course access. Once launched, the final exam cannot be paused or saved, so students are encouraged to ensure they will have a sufficient amount of uninterrupted time prior to starting the exam. The exam must be submitted prior to 11:59 pm Central Time on the deadline date to prevent time-outs or errors during submission.

Failed First Attempt

Students will be granted a second and FINAL attempt to earn a score of 70% or higher if (1) they were unsuccessful on the first attempt and (2) have time remaining before their course deadline. Failure to pass the final exam after two attempts will result in a final course grade of F (and the highest percentage grade earned on the final exam). Failure to attempt the exam at all during enrollment will result in a final course grade of 0%/F.

Students who do not pass the final exam may be eligible to receive a tuition discount to enroll in the same program.

Grading System

Students enrolled in a professional designation program are expected to complete the required course final exam by the last day of course access. Final grade options are pictured left.

Numeric Grade	Letter Grade	Definition	Letter Grade
90.0% - 100%	A	Withdrawn	W
80.0% - 89.9%	B	Incomplete	I
70.0% - 79.9%	C		
0.0% - 69.9%	F		

A minimum grade of 'C' (70%) is required to successfully complete the course, be eligible to apply for the use of the Designation Marks, and receive a certificate of completion.

Reenrollment Policy

There are not any academic eligibility prerequisites associated with reenrolling in a Professional Designation program. Students seeking to reenroll in a Professional Designation Program with the College must settle any unpaid account balances prior to reenrollment.

Students seeking to reenroll in a Professional Designation Program after a withdrawal or course failure are strongly encouraged to contact the College's Enrollment Department (800-237-9990, option #3) prior to registration to discuss course requirements, deadlines, offerings, tuition, and fees.

Reenrollment After Previous Withdrawal and/or Failure

Students who have earned a failing final grade (highest grade earned was a 69.99% or below after the two permitted final exam attempts) during an enrollment in a Professional Designation course are eligible to reenroll in the same program and are subject to the Professional Designation Reenrollment Policy. The original final course grade will remain on the student's academic transcript regardless of whether or not reenrollment occurs.

Reenrollment Tuition Discount

Students who voluntarily withdraw from or fail a Professional Designation course are eligible to reenroll in the same course at a later date at 50% off the current cost of tuition. Reenrollment must occur within one (1) year of the original course enrollment date in order to apply the 50% tuition discount. The reenrollment Discount can only be used one time.

Students who reenroll in a Professional Designation Program where an “F” or “W” letter grade was previously earned will be charged as follows:

- **1st Course reenrollment**
 - 50% discount off the current tuition if the student enrolls in the same Professional Designation within one (1) calendar year (365 days) from the original course access date
- **2nd Course reenrollment**
 - No reenrollment tuition discount
 - Full tuition amount will be charged (less any other applicable discounts) for anything beyond the first reenrollment.
 - Students who cancel (drop) their enrollment within the refund time frame may reenroll at the current cost of tuition.

Shipping, Handling, and Tax

Shipping, handling, and taxes (if applicable) are nonrefundable.

Textbooks

Some Professional Designation courses include electronic textbooks (eBooks), which may be used as your primary resource for course content. Students who would like printed textbooks may purchase them for an additional cost.

Please note - Textbooks may not be included with enrollment and tuition in some programs. Students are responsible for obtaining the correct textbook(s) and covering all associated costs when not included with program enrollment.

Tuition

Payment of [tuition](#), course materials (textbooks), shipping and handling (if applicable), and state taxes (if applicable) is due at the time of registration/enrollment, unless a deferment arrangement has been made. Failure to pay may result in registration being suspended or canceled.

Payment Method

Students should verify their payment method and financial information before each tuition payment. Payment methods cannot be modified more than 30 days after a payment has been made. Tuition refunds (when processed) will be returned to the original payment method unless otherwise approved.

Tuition Refund Policy

Eligibility for a refund of tuition paid is determined based on the following chart. Receipt of a [Withdrawal Request Form](#) requesting to drop or withdraw from a professional designation course will result in automatic review of tuition refund eligibility. The initial date of enrollment is considered “day zero” for calculation purposes.

Program		Request	Tuition Refund	Deadlines
AAMS® ABFP SM ADPA® APMA® AWMA® CRPC®	CRPS® FPQP® QPFE SM SE-AWMA SM SE Supplemental WMS SM	Cancel/Drop	100%	Cancellation (drop) period: 0-14 days from first date of enrollment
		Withdraw	No refund	Withdrawal period: 15-120 days from initial date of enrollment

Withdrawing from a Course/Program

Students may request to drop/withdraw from their course and/or program by completing and submitting a [Withdrawal Request Form](#). Processed forms will automatically initiate a refund review based on the *Tuition Refund Policy for Professional Designations*.

Withdrawing after Attempted Final Exam

Once the course final exam is attempted, requests to cancel or withdraw are no longer permitted and the course tuition is nonrefundable, regardless of when a request is submitted. The final grade earned for the course will be posted to the student's record.

CFP® Certification Professional Education Program

The College was founded in 1972 to formalize the financial planning profession via the CFP® Certification, which is now the nation's premier financial planning credential. Whether you're new to the industry or an experienced financial planner, you know about the prestigious CFP® certification and what it can mean to your future. The CFP® mark inspires confidence consumers need from their advisors.

The College's CFP® Certification Professional Education Program curriculum is based on a client-centered, problem-solving method using case studies to give students a hands-on approach to the material. Each course in the program is offered at the graduate level and may include various open-ended, multiple choice, and case analysis-related questions to help you prepare for the CFP® exam and equip you with knowledge to help your clients.

Graduates of the College for Financial Planning's CFP® Certification Professional Education Program may earn 15 academic credits in graduate-level coursework, which may be applied toward the College for Financial Planning's Master of Science in Personal Financial Planning degree program.

CFP Board Certification Process

Individuals are required to meet certain requirements, put forth by [CFP Board](#), in order to qualify for certification. The CFP Board refers to the requirements as *The 4 E's to CFP® Certification*. These qualifications and other exam details are discussed in further detail below.



The College for Financial Planning's CFP® Certification Professional Education Program satisfies the Certified Financial Planner Board of Standards, Inc. (CFP Board) **education requirement** for the CFP® certification. After successfully completing the College's CFP® Certification Professional Education Program, students are eligible to sit for the CFP® Certification Exam. The College does not award the CFP® and CERTIFIED FINANCIAL PLANNER™ certification.

For more information on completing the CFP® certification process, contact CFP Board at CFP Board of Standards, 1425 K Street NW, Suite 800, Washington DC, 20005, or online at www.cfp.net.

Admission Requirements

There are currently no academic admission requirements for the CFP® Certification Professional Education Program. However, prospective students are encouraged to familiarize themselves with the academic requirements typical of a graduate-level education program. Students should expect to spend approximately 10-15 hours per week (135 hours per course) throughout their enrollment in the program.

Instructional/Learning Method Options

The CFP® Certification Professional Education Program may offer the following course instructional method(s) for students to select from at the time of enrollment (subject to availability):

- **Premium (Structured-Pace)**
 - Premium courses include access to live online classes taught by College faculty. These courses are best for individuals who prefer a structured schedule of instructor-led classes to stay on track with completing the program and the advantages of active learning features only possible in a live learning community.
 - Because this option is structured-pace, classes begin at certain scheduled times of the year.
 - Premium courses are **not eligible for extensions**.
 - Students who enroll in Premium courses will follow the [Premium CFP® Class Schedule](#) posted on the College's website.
- **EssentialPlus (Self-Study)**
 - Designed with individuals in mind who need flexibility to complete their CFP® education courses.
 - 90 days from the date of enrollment to complete all course requirements.
 - Self study format and are eligible for course extensions.
- **Essential (Self-Study)**
 - Designed with individuals in mind who need flexibility to complete their CFP® education courses.
 - *Recorded video lectures are not available in Essential courses.*
 - 90 days from the date of enrollment to complete all course requirements.
 - Self study format and are eligible for course extensions

Program Requirements

To graduate from the CFP® Certification Professional Education Program students are required to complete the following seven courses.

Course Code	Course Title	Prerequisite	Credits
FP511	General Financial Planning Principles, Professional Conduct, and Client Psychology	None	0
FP512	Risk Management, Insurance, and Employee Benefits Planning	None	3
FP513	Investment Planning	None	3
FP514	Tax Planning	None	3
FP515	Retirement Savings and Income Planning	None	3
FP516	Estate Planning	None	3
FP517	Financial Plan Development	None	0
TOTAL CREDITS			15

Program Progression

Upon enrollment, students can select from one of two options how they would like to progress through the CFP® Certification Professional Education Program. This selection is referred to as Program Progression.

- Option #1: Automatic Program Progression
 - Allows the next CFP® education program course to auto-release with the successful completion of the previous course
 - If a CFP® education program course is not completed successfully, the Program Progression process is severed and the remaining courses are moved to Customer Hold.
- Option #2: Student/Customer Hold
 - Requires the student to contact us directly to begin their next course
 - This selection allows students to control when the next course in their program is started and/or, if applicable, if they want to enroll in a course they did not successfully complete before moving forward in their program.

Maximum Time Frame for Program Completion

Students who pre-pay tuition for the CFP® Certification Professional Education Program (FP511-FP517) in full will be allotted a maximum of three (3) years from the date of enrollment to complete all courses in the program (graduate). Any courses not completed at the end of the three years will require reenrollment and repayment of the current cost of tuition.

*Students are encouraged to carefully review the **Continuous Enrollment and Academic Status** policy (available in the catalog) for the CFP® Certification Professional Education Program within 14 days of initial program enrollment.*

CFP® Certification Professional Education Program

Course Descriptions

FP511 General Financial Planning Principles, Professional Conduct, and Client Psychology

Graduate-level (0 academic credits);

Prerequisite(s): none

This course examines basic financial planning concepts for developing client relationships; gathering, analyzing and evaluating financial documents, statements and other information; developing and communicating relevant recommendations to clients; implementing recommendations through the use of a financial planning team; and monitoring the financial plan on a periodic basis, all within CFP Board professional and regulatory standards. Students will develop a pragmatic perspective of the field of financial planning as they learn to analyze personal financial statements, understand time value of money concepts, explore education funding techniques, advise clients regarding the management of debt, apply behavioral finance concepts, gain an understanding of federal and state regulatory requirements, learn the ethical environment of financial planning and integrate the legal and economic aspects of financial planning within a practice.

FP512 Risk Management, Insurance, and Employee Benefits Planning

Graduate-level (3 academic credits);

Prerequisite(s): none

This course explores fundamental insurance, annuity, and employee benefit concepts and products. Students will gain knowledge of the principles of risk and insurance; learn how to analyze and evaluate risk exposures; and understand the concepts of personal and business insurance for life, health, disability, long-term care and property insurance. Students will also develop perspectives regarding the integration of social insurance (e.g. Medicare, workers' compensation) within the framework of financial planning. Equity-based compensation, nonqualified deferred compensation, and other employee benefits will also be presented and discussed.

FP513 Investment Planning

Graduate-level (3 academic credits);

Prerequisite(s): none

This course examines the characteristics, uses and taxation of investment vehicles: stocks, bonds, cash and cash equivalents, promissory notes, guaranteed investment contracts, real estate, and alternative investments. Students will also develop an understanding of the various types of risk: systematic and unsystematic, purchasing power, interest rate, business, and financial risk. Students are introduced to quantitative investment concepts, measures of investment returns, bond and stock valuation concepts, investment theory, portfolio development and analysis, investment strategies, asset allocation, and asset pricing models.

FP514 Tax Planning

Graduate-level (3 academic credits);

Prerequisite(s): none

This course focuses on income tax fundamentals and calculations, tax accounting, characteristics and income taxation of business entities, basis, depreciation and cost recovery concepts. The impact of the alternative minimum tax (AMT), passive activity, at-risk rules, charitable contributions and charitable deductions on a client's financial plan is also studied. Students will gain an understanding of the tax consequences of like-kind exchanges and the disposition of property, and will learn how the loss of a spouse through death or divorce affects a client's tax status.

FP515 Retirement Savings and Income Planning

Graduate-level (3 academic credits);

Prerequisite(s): none

This course covers retirement needs analyses, types and characteristics of retirement plans, qualified plan rules and options, provisions of tax-advantaged plans, and deferred compensation arrangements. The effects of ERISA on retirement plans are examined and the impact of Social Security on a client's retirement plan is also discussed. Students will gain an understanding of plan distribution options, rules, alternatives and taxation, and will also explore key factors affecting plan selection for businesses and investment considerations for retirement plans.

FP516 Estate Planning

Graduate-level (3 academic credits);

Prerequisite(s): none

This course analyzes the various techniques and strategies used in developing estate plans based on client criteria and needs. Property titling, property transfer at death, gifting strategies, and sources of estate liquidity are discussed. Students will also gain insight on wills, probate, and the types, uses, and taxation of trusts during estate planning.

FP517 Financial Plan Development

Graduate-level (0 academic credits);

Prerequisite(s): none

Students participate in a case analysis and evaluation in which the following major areas of financial planning are integrated:

- General Financial Planning Principles, Professional Conduct, and Regulation
- Risk Management, Insurance, and Employee Benefits Planning
- Investment Planning
- Income Tax Planning
- Retirement Savings and Income Planning
- Estate Planning

CFP® Certification Professional Education Program Credit for Prior Learning

Students who have completed coursework in financial planning may be eligible to apply their previous education to their program with the College. The chart below can be used as a guide to understand which courses in the CFP® Certification Professional Education Program are eligible to be satisfied through the program's *Credit for Prior Learning* policy.

Courses marked with a green checkbox are eligible to be substituted using the pre-approved professional designation (noted in the left column). **Only FP511 is eligible to be completed through external transfer coursework.**

CFP® Certification Professional Education Credit for Prior Learning Opportunities							
	FP511	FP512	FP513	FP514	FP515	FP516	FP517
AAMS®	✓						
APMA®			✓				
AWMA® or SE-AWMA SM			✓				
CRPC®					✓		
FPQP®	✓						
WMS SM /FPS/FPA SM	✓						
Transfer Credit Eligible	*						

Minimum Requirements for Eligibility

Requests for course substitutions and/or transfer credit are reviewed on a case-by-case basis. Minimum factors considered in the evaluation of coursework include:

- A **maximum of three (3) courses** in the CFP® Certification Professional Education Program may be satisfied through *Credit for Prior Learning*
- Course content must be comparable in scope; learning and/or program objectives may be considered during the evaluation

The CFP® Certification Professional Education Program permits external transfer credit to be applied toward the completion of the program. Courses eligible for transfer credit are noted as a yellow box with an asterisk in the chart above.

Course Substitutions

The College has pre-approved certain internal courses as applicable articulated credit* toward the CFP® Certification Professional Education. Pre-approved courses are shown as a green box with a check mark (in the chart above) with the corresponding CFP® Certification Professional Education Course.

*Articulated credit is the process of applying only the *earned credits* from one College for Financial Planning program to another. Final grades and quality points are not applied to the incoming program.

Requesting a course substitution

Students who complete a pre-approved professional designation course may request their course be substituted for a CFP® Certification Professional Education course (as indicated above) by contacting the Registrar's Office (registrar@cftp.edu).

Course substitutions are only applicable within the College's CFP® Certification Professional Education Program. Substitutions will only be applied to the student's record after all remaining CFP® Certification Professional Education Program courses are successfully completed with the College.

Transfer Course Evaluations

If you've taken courses at another school, they might count toward the CFP® Certification Professional Education Program at the College for Financial Planning. To find out, you'll need a **Transfer Course Evaluation**.

How to Request an Evaluation

Send your official transcript to the Registrar's Office.

- Transcripts **must come directly** from your previous school.
- If you send it yourself (or anyone else does), it will be **unofficial** and **not accepted**.
 - Electronic/digital delivery: Registrar@cftp.edu
 - Physical delivery: College for Financial Planning
Attn: Office of the Registrar
9000 E. Nichols Ave., Suite 200
Centennial, CO 80112

CFP® Certification Professional Education Program Premium Course and Program Policies

CFP Board Registered Program

The Premium program is currently an active CFP Board Registered Program. Students enrolled in the Premium offering should select the CFP® CERTIFICATION PROFESSIONAL EDUCATION PROGRAM - STRUCTURED-PACE offering as their program in their CFP Board account.

Class Schedules

In Premium course offerings, the curriculum is presented in a series of live online classes. Each cohort's [class schedule can be found online](#), or for private offerings in the online Learning Management System, once enrolled.

Faculty guide students through formulas and concepts with a structured and accelerated approach, enabling efficient progress through the program while maintaining a strong foundation in key material. Each class is recorded and archived, so students can go back and review key areas or catch up if a class is missed.

Dates and Deadlines

Students are expected to follow their class schedule to study all course material and submit all academic requirements by the posted *coursework due date*.

Class Schedules

Premium class schedules are found in the online classroom and include due dates for academic requirements.

Time Zones

All course deadlines are shown in Central Time (CT), regardless of which time zone students are located in. Students who reside outside of the Central Time zone will need to submit all coursework before the equivalent of 11:59 pm CT. For example,

if you reside in Colorado (Mountain Time), coursework will need to be submitted before 10:59 pm MT.

Course Extensions

Students enrolled in Premium education courses (structured-pace) are not eligible for extensions.

Change of Learning Method/Offering Requests

Change of offering requests from Premium (structured-pace) to EssentialPlus (self-paced) must be received via phone or email both (1) prior to attempting the final exam, and (2) prior to the coursework due date outlined in the Premium Program Schedule. Students must contact the Enrollment Department to request a change of offering. Requests received after the final exam has been attempted or after the coursework due date will not be approved. *Any coursework completed in the original course will not be transferred to the new offering.*

Continuous Enrollment (Academic Progress Requirements)

Students who enroll in the CFP® education program are expected to progress through the program in a timely manner. For Premium courses, the following academic progress requirements will be enforced:

- Tuition is paid-in-full
 - Students who select to pay their tuition up-front in-full are required to complete the 7-course program within 3 years of their original program start date (first date the course is made available for access via the online College's Learning Management System).

- The structured and accelerated nature of the Premium course schedule, if followed with the original cohort of enrollment, will commence prior to the 3-year deadline date.
- Tuition is paid course-by-course
 - The structured and accelerated nature of the Premium course schedule, if followed with the original cohort of enrollment, will commence prior to the 3-year deadline date.
 - Students who enroll in the 7-course structured-pace CFP® education program in which they have chosen to pay course-by-course must remain active in that program to maintain the pricing and program options at the time of their enrollment.
 - A student is considered inactive if they take a break between courses that is **3 months** or longer. The break time is calculated based on the access end date of the student's most recent course and the date the student begins their next course. Students who become inactive must adhere to the policy and pricing in effect at the time of the next course purchase.

Tuition Refund Policy

Eligibility for a refund of tuition paid is determined based on the following chart. Receipt of a [Withdrawal Request Form](#) requesting to drop or withdraw from a CFP® Certification Professional Education course will result in automatic review of tuition refund eligibility. The first day of course access is considered “day zero” for calculation purposes.

Premium (Structured-pace)					
Payment Type	Request	Refund	Deadline	Required Document	Final Grade
Up-front full program payment	Drop (Cancel)	100%	0-14 days from initial access date for the first course in the program	Withdrawal Request Form	N/A
	Withdrawal	50% on any course where access was not given	15-365 days from initial access date for the first course in the program	Withdrawal Request Form	W
		No refund	Requests submitted more than one year after the initial access date for the first course in the program	N/A	Grade earned in course
Course-by- Course	Drop (Cancel)	100%	0-14 days from initial access date for the course	Withdrawal Request Form	N/A
	Withdrawal	No refund	15-365 days from initial course access date	Withdrawal Request Form	W

CFP® Certification Professional Education Program

EssentialPlus and Essential Course and Program Policies

CFP Board Registered Program

The Essential and EssentialPlus programs are both currently CFP Board Registered Programs. Students enrolled in an Essential or EssentialPlus offering should select the CFP® CERTIFICATION PROFESSIONAL EDUCATION PROGRAM - SELF-PACED offering as their program in their CFP Board account.

Continuous Enrollment (Academic Progress Requirements)

Students who enroll in the CFP® education program are expected to progress through the program in a timely manner. For EssentialPlus and/or Essential courses, the following academic progress requirements will be enforced:

- Tuition paid-in-full
 - Students who select to pay their tuition up-front in-full are required to complete the 7-course program within 3 years of their original program start date. 'Start date' is defined as the date the first course in the program is made available for access via the College's online Learning Management System.
 - Any courses not completed at the end of the 3 year period will require reenrollment, including payment of the current cost of tuition at the time of reenrollment.
- Tuition is paid course-by-course
 - Students who enroll in the 7-course self-paced CFP® education program in which they have chosen to pay course-by-course must remain active in that program to maintain the pricing and program options at the time of their enrollment.
 - A student is considered *inactive* if they take a break between courses that is **3 months** or longer. The break time is calculated based on the access end date of the student's most recent course and the date the student begins their next course.
 - If an inactive student opts to continue taking courses after becoming inactive, current tuition and current policies will apply to any and all future courses.

Essential/EssentialPlus (self-paced) Course Academic Progress Requirements

Tuition Payment Option		Class Start Deadline	Course Completion Deadline	Program Completion Deadline
1	Tuition paid-in-full (paid for the entire CFP program up front)	90 days from payment date to start the first class in series <i>Must start each subsequent course within 90 days of completing the prior class</i>	90 days from access/release date	3 years from purchase of first course
2	Multiple courses purchased at once (on a single order on a single date)	90 days from enrollment to start the first class in series. <i>Must start each subsequent course within 90 days of completing the prior class</i>	90 days from access/release date	3 years from purchase of first course
3	Tuition paid course-by-course	90 days from payment date to start	90 days from access/release date	3 years from purchase of first course

Dates and Deadlines

The date the College grants access to the course via the learning management system is considered “day zero” for deadline calculation purposes.

90 Days to Complete

Students enrolled in Essential and EssentialPlus courses have 90 days to study all course material and submit all academic requirements.

Time Zones

Course deadlines are reflected in the College’s learning management system in Central Time, regardless of which time zone students are located in. Students who reside outside of the Central Time zone will need to submit all coursework

before the equivalent of 11:59 pm CT. For example, if you reside in Colorado (Mountain Time), coursework will need to be submitted before 10:59 pm MT.

Students who believe they may not be able to successfully complete their course as planned are encouraged to review the following policies to fully understand their enrollment options: (1) CFP® Certification Professional Education Program’s Add/Drop policy, and (2) CFP® Certification Professional Education Program’s Course Extension policy.

Course Extensions

Course extensions may be available to students enrolled in self-study CFP® education courses (Essential or EssentialPlus) for a fee. **Students enrolled in Premium education courses (structured-pace) are not eligible for extensions.**

To purchase an extension, or for more information and eligibility, students must call Student Services during regular office hours (Monday-Friday during the hours of 8:00am-5:00pm CST). Extensions cannot be purchased online.

Eligibility

1. Enrolled in an EssentialPlus or Essential course offering
2. No more than 14 calendar days beyond the course deadline/due date
3. At least one (1) final exam attempt remains for the course

Grace Period

If available, students have a 14-day grace period following their course deadline to purchase an extension. The extension fee must be paid on or before the fourteenth day following the course end date (for calculation purposes, the course deadline is “day zero.” Fees are nonrefundable.

Example: Course end date: February 6, 2026
 Extension grace period deadline (14th day): February 20, 2026

If the grace period deadline (14th day) falls on a Saturday or Sunday then students may purchase an extension no later than the Monday immediately following the extension deadline. If the grace period deadline (14th day) falls on a holiday and the College is closed, students may purchase an extension the next immediate business day.

Fee(s)

If eligibility is met, the following fee(s) will apply when initiating a course extension:

- 30 day extension for \$50.00 (maximum of 2 extensions per course), OR
- 60 day extension for \$100.00 (maximum of 1 extension per course)

Tuition Refund Policy

Eligibility for a refund of tuition paid is determined based on the following chart. Receipt of a [Withdrawal Request Form](#) requesting to drop or withdraw from a CFP® Certification Professional Education course will result in automatic review of tuition refund eligibility. The initial date of enrollment is considered “day zero” for calculation purposes.

EssentialPlus & Essential (Self-paced)					
Payment Type	Request	Refund	Deadline	Required Document	Final Grade
Up-front full program payment	Drop (Cancel)	100%	0-14 days from date of first course access	None	N/A
	Withdrawal	50% on any course where access was not given	15-365 days from initial date of enrollment	Withdrawal Request Form	W
		No refund	Requests submitted more than one year after the initial enrollment date	N/A	Grade earned in course
Course-by-Course	Drop (Cancel)	100%	0-14 days from date of first course access	Withdrawal Request Form	N/A
	Withdrawal	No refund	15-90 days from date of first course access	Withdrawal Request Form	W

CFP® Certification Professional Education Program

Academic Standards, Policies, and Procedures

Accelerated Path and Capstone Alternative

Eligibility and Requirements

Students who have received prior approval from the CFP Board for the Accelerated Path and/or the Alternative Capstone may enroll directly into *FP517 Financial Plan Development*. Alternative Capstone registrations will be approved after the student provides their Certificate of Eligibility from the CFP Board to the College's Enrollment Department (enroll@cftp.edu / 800-237-9990, option #3).

Registration

By initiating enrollment into the Accelerated Path or Capstone Alternative *FP517 Financial Plan Development* course, the approved student understands and accepts that based on their education from other advanced degrees or professional certifications they (1) have full knowledge of the CFP Board's required Principal Knowledge Topics (which are covered throughout the College's six CFP® Education courses), and (2) will be able to complete the *FP517 Financial Plan Development* course without additional course materials. Supplemental resources, textbooks, study materials, and/or faculty instruction outside of what is included with the *FP517 Financial Plan Development* course is not available.

Notice: Upon completion of the *FP517 Financial Plan Development* course, Alternative Path and Capstone Alternative CFP® candidates must self-report their education directly to the CFP Board. The College is not able to report your education on your behalf.

Auditing Courses

Students who meet the CFP Board's education requirements may want to refresh their knowledge by auditing some or all of the CFP® Education courses. In such cases, the College permits students to register for an EssentialPlus (Self-Paced) course for a discounted tuition cost. Only the education courses (not the capstone) allow for auditing. Auditing a course provides the same course content as the non-audit offering. However, students do not need to complete coursework, a formal grade will not be recorded, and a completion certificate (grade report) will not be provided.

Add/Drop Policy

Students enrolled in a CFP® Certification Professional Education course/program may drop their course, change their course/Learning Method/Offering, and/or cancel their enrollment within fourteen (14) days from the initial date access to the course via the College for Financial Planning's Learning Management System was granted.

In most cases tuition will be paid at the time of registration; however, if a deferment of tuition is approved, the date of enrollment for the course remains the same.

14 days to drop

Students have 14 days from the date access to the course via the College for Financial Planning's Learning Management System is granted. The date access is given is considered day "zero" in the add/drop time frame.

Add/Drop Process

Students may request to drop a course completely or to make changes to their enrollment (change of learning method, for example) during the add/drop period by:

- completing and submitting a [Withdrawal Request Form](#), or
- contacting the Enrollment Department at 800-237-9990, option #3.

All requests must be received by 11:59 pm MT on the fourteenth day of enrollment to remain within the add/drop policy. Courses dropped during the add/drop period will not be charged tuition and will not be recorded on academic transcripts.

Course Fees

Any fees associated with the CFP® Certification Professional Education courses and/or program are nonrefundable.

Enrollment Status Definitions

Enrollment Status	Definition
Active	The student is currently enrolled and actively taking courses in the program.
Inactive	A student who was previously active in the program, but it has been at least 3 months since their last date of enrollment in a CFP® education program course.
Graduate	The student has met all the requirements necessary to complete the program and has graduated from their selected program.
Withdrawn	The student was enrolled in the program but has withdrawn. This status is reserved for student-initiated/voluntary requests.
Dismissed	The student was enrolled in the program but has since been dismissed. This status is reserved for college-initiated/involuntary changes.

Final Examinations

A minimum grade of 'C' (70%) must be earned on the final exam to successfully complete each course in the CFP® Certification Professional Education Program.

Final exams may be taken at any time on or before the Coursework Due Date (for Premium courses) or last day of course access (for EssentialPlus and Essential courses). Students are encouraged to allow themselves enough time to answer all exam questions and submit the exam before 11:59 pm CT on the due date/course deadline to prevent timeouts and/or submission errors.

Academic Integrity Expectations

Students are expected to perform independently on all examinations and assignments. Use of any external resources during exams is not permitted unless specifically stated by the College for Financial Planning in writing. The College considers prohibited "external resources" to include, but is not limited to, physical and electronic textbooks, personal and/or professional notes, internet searches, websites, and third-party individuals (including co-workers). For more information, please refer to the College's Student Code of Conduct.

Should you have questions or concerns regarding a final exam question, please save the Question ID Number to discuss with faculty after completing the exam. Do not take a picture or screenshot of the exam question as doing so will violate the College's Student Code of Conduct.

Maximum Number of Final Exam Attempts

Students who do not pass the final exam on the first attempt will be granted a second and FINAL attempt to earn a score of 70% or higher as long as the course deadline has not already passed. If a passing grade (70% or higher) is earned on the first exam attempt, a second attempt will not be permitted.

Failure to pass the final exam after two attempts will result in a final course grade of 'F' (and the highest percentage grade earned on the final exam). Failure to attempt the exam at all during enrollment will result in a final course grade of 0%/F.

Students who do not pass the final exam may be eligible to receive a tuition discount to reenroll in the same course in the program. Please review the *Reenrollment Policy* in the *CFP® Certification Professional Education Program Policies and Procedures* section of the catalog for more information.

FP517 Financial Plan Development/Capstone Project

A minimum grade of 'C' (70%) must be earned on the capstone project to successfully complete FP517 in the CFP® Certification Professional Education Program.

Capstone projects may be submitted any time before the coursework due date (for Premium courses) or last day of course access (for EssentialPlus and Essential courses). Students are encouraged to allow themselves enough time to thoroughly cover all requirements of the project and proofread for errors before submission.

Academic Integrity Expectations

Students are expected to perform independently on all examinations and assignments. Use of any external resources to complete the capstone project is not permitted unless specifically stated by the College for Financial Planning in writing. The College considers prohibited 'external resources' to include, but are not limited to, physical and electronic textbooks, personal and/or professional notes, internet searches, websites, and third-party individuals (including co-workers). For more information, please refer to the College's Student Code of Conduct.

Resubmission Policy and Guidelines

Students who do not achieve a passing grade on their capstone project may be permitted to revise and resubmit the project for FINAL grading. If a passing grade (70% or higher) is earned on the first submission, a resubmission opportunity will not be permitted.

Failure to achieve a passing grade after resubmission will result in a final course grade of 'F' (and the highest percentage grade earned on the project). Failure to submit a capstone project at all during enrollment will result in a final course grade of 0%/F.

Students who do not pass the course may be eligible to receive a tuition discount to reenroll in the same course. Please review the *Reenrollment Policy* in the *CFP® Certification Professional Education Program Policies and Procedures* section of the catalog for more information.

Grading System

Students enrolled in a CFP® Certification Professional Education course are expected to complete the required coursework, including the final exam, by the coursework due date (for Premium courses) or last day of course access (for EssentialPlus and Essential courses). Final grades are calculated based on the following grading system:

Letter Grade	Numeric Grade	Definition
A	90.0% - 100%	-
B	80.0% - 89.9%	-
C	70.0% - 79.9%	-
F	0.00% - 69.9%	Fail
W	-	Withdrawn
I	-	Incomplete coursework
T	-	Transfer coursework
CR	-	Articulated coursework

Grade Appeals

Grade appeals must be based on problems of process and not on differences in judgment or opinion concerning academic performance. For more information on the process of requesting a grade appeal, please visit the *Student Grievance Policy and Process* section of the catalog.

Reenrollment Policy

There are not any academic eligibility prerequisites associated with reenrolling in the CFP® Certification Professional Education Program. However, students must settle any unpaid account balances prior to reenrollment.

Reenrollment After Previous Withdrawal and/or Failure

Students who have earned a failing final grade (highest grade earned was a 69.99% or below after exhausting all permitted final exam attempts) during an enrollment in a CFP® Certification Professional Education course are eligible to reenroll in the same course and are subject to the CFP® Certification Professional Education Program Reenrollment Policy. The original final course grade will remain on the student's academic transcript regardless of whether or not reenrollment occurs.

Students strongly encouraged to contact the College's Enrollment Department prior to registration to discuss course requirements, deadlines, offerings, tuition, and fees.

Reenrollment Tuition Discount

Students who (a) voluntarily withdraw (after the add/drop time period) from, or (b) fail a CFP® Certification Professional Education Program course are eligible to reenroll in the same course at a later date and receive an automatic 50% discount off the current cost of tuition. Reenrollment must occur within one (1) year of the original course enrollment date to remain eligible to receive the 50% tuition discount. The Reenrollment Discount can only be used one time.

Students who reenroll in a CFP® Certification Professional Education Program course where an 'F' or 'W' letter grade was previously earned will be charged tuition as follows:

- 1st Course Reenrollment
 - 50% discount off the current tuition if the student enrolls in the same CFP® Certification Education Course within one (1) calendar year (365 days) from the original course's access date

- 2nd Course Reenrollment (and any subsequent enrollments)
 - No Reenrollment tuition discount; full tuition amount will be charged (less any other applicable discounts).

Students who cancel their enrollment (drop the course and receive a 100% tuition refund) within the add/drop period may reenroll at the current cost of tuition.

Reenrollment in the FP517 Financial Plan Development Course

Reenrollment in the FP517 Financial Plan Development course will result in the student being assigned a new case study for their capstone project.

Students are encouraged to contact their instructor as soon as they receive access to their course to request the new case study. A new case study will not be present in the course automatically upon reenrollment.

Graduation Requirements and Expectations

To earn a CFP® Professional Education Graduate Certificate, students must satisfy all of the following:

- Complete all seven required courses (or equivalent) in the program
- Meet the College's academic standards
- Be free of any Student Code of Conduct violations
- Resolve any "I" marks from your record
- Account balance is paid in full

It is the student's responsibility to be aware of current requirements and to frequently consult with the College about your progress toward completing them. At any time throughout enrollment, students may request a *progress audit* by contacting the Registrar's office via email (registrar@cftp.edu).

Certificates

Students who complete all seven courses in the CFP® Certification Professional Education Program will be awarded a physical certificate in recognition of their academic achievement. For more information please visit the *College Policies* section of the catalog.

Reporting Education Completions to the CFP Board

The College will report all CFP® Certification Professional Education Program graduates to the CFP Board. The process may take up to 2 weeks to complete and students will receive a confirmation email from the College once their education has been reported.

Students are encouraged to register with the CFP Board prior to program graduation. To aid in the process of transmitting data, students are encouraged to ensure they have done the following:

1. Provide the College with your CFP Board ID number
 - a. *Students are expected to create an account with the CFP Board prior to attempting their first final exam. Accounts can be created on the [CFP Board's website](#).*

Single courses are not submitted to the CFP Board.

Students who complete single courses (anything less than the seven (7) required courses to graduate from the College's program) will be required to self-report their education. For more information about self-reporting, please visit the CFP Board's webpage on attending [Multiple Registered Programs](#).

2. Confirm your name on file with the College matches your name with the CFP Board *exactly*
3. Confirm the email address on file with the College matches the email address with the CFP Board *exactly*

If you do not receive an education confirmation from the College within 2 weeks of completing your final course in the CFP® Certification Professional Education Program, please notify Student Services and/or the Registrar's Office.

Student Services Department (cffpssc@cftp.edu / 800-237-9990, option #2)
Registrar's Office (registrar@cftp.edu)

CFP Board Exam Cycle Education Deadlines and Internal College Deadlines

The CFP Board posts its education submission deadlines for each cycle on [their website](#). To ensure the College can meet the CFP Board's deadline each cycle, students will be required to submit their final coursework by an earlier internal deadline (approximately two weeks before the CFP Board's deadline). For more information about the College's deadlines each cycle, please (1) check your email often (including your SPAM folder), (2) review your online classroom for messages, and/or (3) contact the College's Student Services at 800-237-9990, option #2.

CFP Board Education Reporting Fees

For all College for Financial Planning CFP® Certification Professional Education program graduates, upon confirmation of program completion the College will cover 100% of the first education reporting fee to the CFP Board.

Students who do not graduate from the College's CFP® Certification Professional Education program will be responsible for the full cost of any and all CFP Board reporting fees payable directly to the CFP Board. The College will not cover fees for individuals who do not graduate from the College's CFP® Certification Professional Education program.

Supplemental Education Reporting Fees

Students who graduated more than three (3) years before their date of request from the *CFP® Certification Professional Education Program* (or any previous CFP Board Registered Program offered through Kaplan and/or the College for Financial Planning) are required to (1) request in writing that their education be reported by the College, and (2) pay the applicable reporting fee (to the College) for retrieval, verification, and submission of their education completion to the CFP Board.

Procedures and Guidelines

All requests must be initiated by the student on record (no third-party requests) by completing and submitting the [Archived Records: CFP Education Reporting Request](#) form. The reporting fee shall be paid up-front by contacting the College's Student Services at 800-237-9990, option #2.

In the event the education cannot be located, confirmed, and/or reported the student may be eligible for a refund minus the administrative portion of the reporting fee.

Textbooks

Each CFP® Certification Professional Education Course includes electronic textbooks (eBooks). Students who would like both eBooks and physical textbooks may purchase physical books at an additional cost.

Please note: course deadline dates are based on when the course was released to the student, not when physical textbooks are received.

Tuition

Payment of tuition, course materials (textbooks), taxes, and shipping and handling (if applicable) is due at the time of registration/enrollment, unless a deferment arrangement has been made. Failure to pay may result in registration being suspended or canceled.

A current listing of tuition and fees can be found on the [College's website](#).

Students enrolling in the CFP® Certification Professional Education Program will be asked to select their preferred tuition payment method: (1) Pay-up-Front (in full) or (2) Course-by-Course.

Withdrawing from a Course/the Program

Students may request to drop/withdraw from their course and/or program by completing and submitting a [Withdrawal Request Form](#). Processed forms will automatically initiate a refund review based on the *Tuition Refund Policy*.

Withdrawing after Attempted Final Course Exam

Once a required exam for a course is attempted, requests to cancel/drop or withdraw from the course will no longer be permitted. The course tuition is nonrefundable, regardless of when the request is submitted. The final grade earned for the course will be posted to the student's record.

CFP® Exam Prep Review

Students preparing for the CFP® exam can strengthen their readiness with the College's CFP® Exam Prep Review (EPR)— a focused, efficient resource designed to sharpen mastery of high-yield topics and proven exam strategies. This review is purposefully aligned with the exam's core objective: to showcase the knowledge and competency essential for comprehensive financial planning success.

This 10-week Exam Prep Review seamlessly integrates three elements:

- a curation of critical materials and study tools
- choice of live online, on demand, or available onsite classes taught by experienced faculty and
- a learning platform uniquely designed to keep you accountable and on pace to exam day

The CFP® Exam Prep Review aligns your test-taking skills with the objective of the exam- demonstrating the knowledge and competency needed for comprehensive financial planning.

Admission Requirements

There are no academic admission requirements for the *CFP® Exam Prep Review*.

Enrollment

During the enrollment process, prospective students will be asked which course learning method (offering) they would like to register for:

1. Premium courses, which include Live Onsite classes, Live Online classes, or OnDemand (with instructional videos), or
2. Essential, which are self-paced, self-study courses that do not have class components.

CFP® Exam Eligibility

Enrollment in the CFP® Exam Prep Review **does not** satisfy the CFP Board's education requirement for exam eligibility. Students are encouraged to complete their education coursework (with the College or externally) prior to enrolling in the CFP® Exam Prep Review.

Add/Drop Policy

Students in the CFP® Exam Prep Review (EPR) may cancel their enrollment within fourteen (14) days from the initial date of enrollment.

In most cases tuition will be paid at the time of registration; however, if a deferment of tuition is approved the date of enrollment for the EPR remains the same.

14 days to drop

Students have 14 days from the date access to the course via the College for Financial Planning's Learning Management System is granted. The date access is given is considered day "zero" in the add/drop time frame.

Students may request to cancel their enrollment in the EPR during the add/drop period by completing and submitting a [Withdrawal Request Form](#) or by contacting the Enrollment Department at 800-237-9990, option #3. All requests must be received by 11:59 pm Central Time on the fourteenth day of enrollment to remain within the add/drop policy.

Change of Learning Methods/Upgrade Essential to Premium Review Package

Students can upgrade their Essential enrollment to the Premium Exam Prep Review offering at any time during

their original enrollment cycle. Upgrades are recommended to occur no later than 10 weeks before the exam period to ensure students have enough time to complete the 10-week study plan associated with the EPR. *Please note: changes to instructional/learning methods will result in additional costs.*

Textbooks

The CFP® Exam Prep Review includes electronic textbooks (eBooks). Students who would like both physical textbooks and eBooks may purchase them for an additional cost plus the cost of shipping, handling, and taxes (if applicable).

Tuition

Payment of tuition, course materials (textbooks), and shipping and handling (if applicable) is due at the time of registration/enrollment, unless a deferment arrangement has been made. Failure to pay may result in enrollment being suspended or canceled.

If a deferred payment is active and the student initiates a course withdrawal, the payment method on file will immediately be charged for the tuition balance. Failure to pay the cost of tuition/materials/etc. and/or comply with the terms of an approved deferment may result in your account being reported to collections.

Tuition Refund Policy

Eligibility for a refund of tuition paid is determined based on the following chart. Receipt of a [Withdrawal Request Form](#) requesting to drop or withdraw from a professional designation course will result in automatic review of tuition refund eligibility. The initial date of enrollment is considered “day zero” for calculation purposes.

Tuition Payment	Request	Tuition Refund	Deadline	Required Documentation
Single Course (not bundled with CFP® Education Program)	Drop (Cancel)	100%	0-14 days from first date of course access	None; students must contact Enrollment Department
	Withdrawal	No refund	15+ days from the first date of course access	Withdrawal Request Form
Bundled (with CFP® Education Program)	Drop (Cancel)	<i>Please reference the refund policy associated with your pre-purchased CFP® Education Program</i>		
	Withdrawal			

Withdrawing from the Course

Students may request to withdraw from the CFP® Exam Prep Review by completing and submitting a [Withdrawal Request Form](#). Processed forms will automatically initiate a refund review based on the *Tuition Refund Policy*.

To drop the course during the Add/Drop Period, students may either submit a [Withdrawal Request Form](#) or contact the Enrollment Department via email (enroll@cftp.edu) or phone (800) 237-9990, option #3.

Premium Package Rollover Policy (delay enrollment)

Students enrolled in an Exam Prep Review offering may be eligible to delay their enrollment under the guidelines of the Rollover Policy. A Rollover request allows for a student to delay their Exam Prep Review to a future offering.

Students will be permitted one (1) complimentary rollover of their CFP® EPR enrollment within one year (3 exam cycles) of their original enrollment.

Example: Original CFP® EPR enrollment is November 2025; the student will be eligible to roll over to either (a) March 2026, or (b) July 2026, or (c) November 2026.

Once the complimentary rollover is used, if another CFP® EPR enrollment is requested the student will be required to initiate a new enrollment and pay the current cost of tuition. If the student requests to enroll in a CFP® EPR offering that occurs more than one year (3 exam cycles) of their original enrollment, the student will be required to reenroll at the current cost of tuition.

Premium CFP® Exam Prep Review PassProtection™

Students who enroll in the Premium Exam Prep Review (EPR) and sit for the CFP® exam automatically qualify for PassProtection™. With PassProtection™, eligible students will be permitted their choice of one of the following if they have a failed CFP® exam attempt:

- Full refund of the Premium Exam Prep Review (EPR) cost or
- One (1) complimentary enrollment in another Premium EPR

Example: Failed CFP exam in November 2025; the student will be eligible to request a refund through March 2026 OR use PassProtection™ to enroll in either (a) March 2026, or (b) July 2026, or (c) November 2026.

Eligibility

To be eligible for either PassProtection™ option, the student must have enrolled in a Premium Exam Prep Review and sit for the CFP® Exam within one year (three exam cycles) of their EPR. If the student selects a complimentary enrollment in another Premium EPR, they must submit their official CFP® Exam Score Report to cffpssc@cffp.edu within one year (three exam cycles) of sitting for the CFP® Exam (all exam results will remain confidential).

To be eligible for a full refund of the Premium Exam Prep Review (EPR) cost*, the student must score 80% or better on both parts of the EPR's mock exam (Session 1 & Session 2), and submit their official CFP® Exam Score Report to cffpssc@cffp.edu within four months of the date on the score report. If purchased, print textbooks are nonrefundable.

**Refund option only applies to students enrolled in the College's Premium EPR package starting with the March 2025 exam. If you enrolled for a Premium EPR for an exam prior to March 2025, please refer to the corresponding archived [College Catalog](#).*

Once PassProtection™ is used, if another CFP® EPR enrollment is requested the student will be required to initiate a new enrollment and pay the current cost of tuition. If the student requests to enroll in a CFP® EPR offering that occurs more than one year (3 exam cycles) after their original enrollment, the student will be required to reenroll at the current cost of tuition.

The Graduate School Master of Science Degree Programs

The mission of the College for Financial Planning's Master of Science degree programs is to develop financial professionals through higher learning and quality student experiences, focusing on critical thinking, ethics, and lifelong learning.



The College for Financial Planning's Master of Science Degree Programs will develop students' skills as highly competent financial professionals. Students will demonstrate this via mastery of the learning objectives within their program. Instructors will use a variety of assessment strategies to develop student competencies.

Graduates of the Master of Science program(s) should be able to:

- Demonstrate expertise in topics associated with financial analysis or personal financial planning.
- Apply quantitative skills to problem solving in the context of financial analysis or personal financial planning.
- Display information literacy by identifying and properly using relevant sources of information.
- Employ ethical, regulatory, and legal guidelines when making financial decisions and recommendations.
- Engage in the process of academic discovery in relation to financial topics.

Academic Calendar

Master of Science Academic Calendar (2025-2026)					
Term	2025 Fall I	2025 Fall II	2026 Spring I	2026 Spring II	2026 Summer
Start Date	August 11, 2025	October 20, 2025	January 12, 2026	March 23, 2026	June 1, 2026
End Date	October 5, 2025	December 14, 2025	March 8, 2026	May 18, 2026	July 26, 2026
Registration Opens	June 30, 2025	September 8, 2025	November 17, 2025	February 9, 2026	April 20, 2026
Add/Drop Deadline	August 17, 2025	October 26, 2025	January 18, 2026	March 29, 2026	June 7, 2026
Withdrawal Deadline	September 22, 2025	December 1, 2025	February 23, 2026	May 4, 2026	July 13, 2026
Final Grades Post	October 12, 2025	December 21, 2025	March 15, 2026	May 25, 2026	August 2, 2026

Please note: The College reserves the right to change policies and procedures at any time, with careful consideration.

Master of Science, Personal Financial Planning

The Master of Science in Personal Financial Planning (MSPFP) is tailored for financial planners who are interested in expanding their knowledge beyond typical financial licensing and credentials. The curriculum is based on a client-centered, problem-solving method using case studies to give you a hands-on approach to the material.

The Master of Science in Personal Financial Planning is a registered program with the [CFP Board](#). Students who earn 15 credits in core coursework and 3 credits in advanced coursework (PFPL600) will satisfy the [education requirements](#) to sit for the [CFP® Certification Exam](#).

The Traditional Pathway

Ideal for: Professionals seeking deep, technical mastery of financial planning.

Benefits:

- **Comprehensive Rigor:** Covers estate, tax, retirement, investment, and risk management planning with graduate-level depth.
- **CFP® Certification Integration:** Fulfills the education requirement to sit for the CFP® exam
- **Career Advancement in Complex Cases:** Equips you to handle high-net-worth and complex client scenarios, often expected in family office, RIA, or leadership roles.
- **Academic Prestige + Professional Relevance:** Master's-level credentials signal advanced knowledge to both clients and employers.
- **Flexible, Online Format:** Designed for working professionals with asynchronous learning, no residency required.

Who Should Choose This:

- Financial advisors, planners, or analysts aiming for technical leadership or specialist roles.
- Anyone seeking the CFP® mark alongside a master's credential.
- Professionals already in the industry looking to deepen their technical bench strength.

The Client Psychology and Communication Pathway

Ideal for: Advisors focused on client behavior, trust-building, and communication excellence.

Benefits:

- **Human-Centered Planning Expertise:** Focuses on behavioral finance, client psychology, trust-building, and communication strategies.
- **Stand Out in the Fiduciary Era:** Advisors today are expected to be *counselors*, not just number-crunchers.
- **Relevance:** As AI and automation take over technical tasks, *emotional intelligence* and *client connection* become key differentiators.
- **Real-World Application:** Learn to navigate challenging client dynamics, emotional decision-making, and value-based planning.
- **Career Differentiator:** Particularly valuable for advisors working with diverse, multigenerational clients or those seeking leadership in client experience strategy.

Who Should Choose This:

- Planners who want to go beyond the numbers.
- Advisors who want to enhance client trust, retention, and influence.
- Leaders shaping the future of advice by blending planning with human insight.

Master of Science, Personal Financial Planning

The Traditional Pathway

As a CFP Board registered program, the Master of Science in Personal Financial Planning, Traditional Pathway program is designed to provide a comprehensive, practical education that prepares students for advanced roles in financial planning and for the CFP® Certification Exam. Students who earn 15 credits in core coursework and 3 credits in advanced coursework (PFPL600) will satisfy the education requirements to sit for the CFP® Certification Exam.

Specifically tailored for financial planners who are interested in expanding their knowledge beyond typical financial licensing and credentials, the curriculum is based on a client-centered, problem-solving method using both case studies and research to give students a hands-on approach to the material. Elective courses within the program allow students to customize their studies and concentrate on their specific areas of interest.

Traditional pathway	Area	Course Code	Course Title	Prerequisite(s)	Credits
	Core	PFPL510*	Financial Planning Process and Insurance	None	3
		PFPL520*	Investment Planning	None	3
		PFPL530*	Income Tax Planning	None	3
		PFPL540*	Retirement Planning and Employee Benefits	None	3
		PFPL550*	Estate Planning	None	3
	Advanced	PFPL560	Pre-Retirement Financial Planning Topics	PFPL510 and PFPL540	3
		PFPL570	Portfolio Management for Personal Financial Planners	PFPL520	3
		PFPL600*	Case Study in Personal Financial Planning	15 credits in <i>Core</i> courses	3
	Elective		Elective course #1	See course descriptions	3
			Elective course #2	See course descriptions	3
Total Credits:					30

*A Graduate Certificate in Personal Financial Planning may be awarded. For more information about the Graduate Certificate in Personal Financial Planning please see page 105 of the catalog.

Master of Science, Personal Financial Planning

The Traditional Pathway for CFP® Professionals

Already a CFP® professional? The MSPFP program is designed for you to build on your certification with advanced planning strategies, hands-on case analysis, and research-based insights that go beyond the CFP® curriculum. You'll deepen your expertise in areas like estate planning, retirement income strategies, behavioral finance, and more—preparing you to serve clients at the highest level.

As a current CFP® professional, you can customize your path by selecting from a variety of elective courses that align with your personal interests and professional goals. Whether you're aiming to specialize, transition into leadership, or pursue teaching opportunities, this program provides the depth, flexibility, and credibility to help you advance your career with confidence.

Traditional pathway For CFP® Professionals	Area	Course Code	Course Title	Prerequisite(s)	Credits
	Advanced	PFPL560	Pre-Retirement Financial Planning Topics	None for current <i>CFP® Professionals</i>	3
		PFPL570	Portfolio Management for Personal Financial Planners	None for current <i>CFP® Professionals</i>	3
		PFPL600	Case Study in Personal Financial Planning	None for current <i>CFP® Professionals</i>	3
	Elective		Elective course #1 - from Area A or B	See course descriptions	3
			Elective course #2 - from Area A or B	See course descriptions	3
			Elective course #3 - from Area A	See course descriptions	3
			Elective course #4 - from Area A	See course descriptions	3
			Elective course #5 - from Area A	See course descriptions	3
			Elective course #6 - from Area A	See course descriptions	3
			Elective course #7 - from Area A	See course descriptions	3
	Total Credits:				30

Master of Science, Personal Financial Planning

Client Psychology and Communication Pathway

The profession of financial planning is expanding beyond the world of sales and product knowledge, and one area receiving a great deal of attention is client psychology, including client bias mitigation strategies, building trust, and improving communication skills. The popularity of behavioral finance research, the growth of financial therapy, new regulations on elder abuse, and the increasing diversity of both planners and clients are moving the qualitative aspects of financial planning to the forefront of the field.

Students who select this pathway will build on their core courses, then gain expertise in behavioral finance in one of two ways: with either the elective course in behavioral finance (PFPL522) or with the Accredited Behavioral Finance Professional (ABFP®) designation. Finally, the capstone, PFPL650, integrates behavioral finance with client psychology.

Client Psychology and Communication pathway	Area	Course Code	Course Title	Prerequisite(s)	Credits
	Core	PFPL510*	Financial Planning Process and Insurance	None	3
		PFPL520*	Investment Planning	None	3
		PFPL530*	Income Tax Planning	None	3
		PFPL540*	Retirement Planning and Employee Benefits	None	3
		PFPL550*	Estate Planning	None	3
	Advanced	PFPL560	Pre-Retirement Financial Planning Topics	PFPL510 and PFPL540	3
		PFPL570	Portfolio Management for Personal Financial Planners	PFPL520	3
		PFPL600*	Case Study in Personal Financial Planning	15 credits in Core courses	3
		PFPL650	Client Psychology and Communications	PFPL600 and PFPL522 or PFPL587 (ABFP®)	3
	Elective (select one)	PFPL522	Behavioral Finance	PFPL520	3
		PFPL587	Behavioral Finance Strategies (ABFP®)	None	
	Total Credits:				30

*A Graduate Certificate in Personal Financial Planning may be awarded. For more information about the Graduate Certificate in Personal Financial Planning please see page 105 of the catalog.

Master of Science, Personal Financial Planning

Client Psychology and Communication Pathway for CFP® Professionals

Success in financial planning goes beyond numbers. This specialized pathway is designed for CFP® professionals who want to deepen their understanding of client behavior, decision making, and effective communication.

Explore topics like behavioral finance, emotional intelligence, financial therapy, and conflict resolution to strengthen your ability to guide clients through complex financial choices with empathy and confidence.

Customize your experience by choosing electives that match your interests. Tailor the program to support your personal and professional goals. Whether you are looking to enhance your client relationships or position yourself as a leader in behavioral planning, this pathway equips you with the insight and skills to make a lasting impact.

Client Psychology and Communication pathway For CFP® professionals	Area	Course Code	Course Title	Prerequisite(s)	Credits
	Advanced	PFPL560	Pre-Retirement Financial Planning Topics	None for current CFP® Professionals	3
		PFPL570	Portfolio Management for Personal Financial Planners	None for current CFP® Professionals	3
		PFPL600	Case Study in Personal Financial Planning	None for current CFP® Professionals	3
		PFPL650	Client Psychology and Communications	PFPL600 and PFPL522 or PFPL587 (ABFP®)	3
	Elective (select one)	PFPL522	Behavioral Finance	None for current CFP® Professionals	3
		PFPL587	Behavioral Finance Strategies (ABFP®)	None	
	Elective		Elective course #1 - from Area A or B	See course descriptions	3
			Elective course #2 - from Area A or B	See course descriptions	3
			Elective course #3 - from Area A	See course descriptions	3
			Elective course #4 - from Area A	See course descriptions	3
			Elective course #5 - from Area A	See course descriptions	3
	Total Credits:				30

Master of Science, Personal Financial Planning

Course Descriptions

PFPL - Personal Financial Planning Core Coursework

PFPL510 Financial Planning Process & Insurance

3 credits; Prerequisite(s): None

This course introduces students to the process of financial planning, and insurance needs and planning. The course applies the financial planning process, the time value of money, cash flow and financing strategies, education planning, and the concepts of a variety of insurance needs. This course includes a case study that students study throughout their core courses, which provides scenarios that bring coursework concepts to life, providing invaluable real-world applications for students.

PFPL520 Investment Planning

3 credits; Prerequisite(s): None

This course introduces students to the world of investments; stocks, bonds, and related instruments, their trading markets, factors, forces, and theories; and applies those concepts in a case study. This course also demonstrates the importance of investment risk, quantitative investment concepts, and measures of investment returns.

PFPL530 Income Tax Planning

3 credits; Prerequisite(s): None

The course begins with a fundamental overview of the individual income tax calculation process. The course then delves into investment vehicle taxation including life insurance, annuities, and other securities. Tax reduction techniques such as charitable contributions are subsequently discussed. Next the income tax implications of various types of businesses. The self-employment tax is analyzed. Additionally, property acquisitions and dispositions are discussed in depth.

Passive activity rules will be explored. Finally, several compliance and tax penalty issues are evaluated. This course includes a case study, which provides scenarios that bring coursework concepts to life, providing invaluable real-world applications for students.

PFPL540 Retirement Planning and Employee Benefits

3 credits; Prerequisite(s): None

In this course, students analyze a wide range of issues facing individuals preparing for retirement. Through the course case study, students will learn how to create comprehensive retirement plans tailored to clients' needs. Qualified ERISA plans, IRAs, nonqualified plans, and Social Security retirement benefits will all be covered.

PFPL550 Estate Planning

3 credits; Prerequisite(s): None

Basic estate planning concepts and techniques are covered in this course. Subjects include the estate planning process, client interaction about estate planning, basic legal estate planning documents, trusts, lifetime transfers, gift, estate, and generation-skipping transfer taxation, life insurance planning, and charitable giving. This course includes a case study, which provides scenarios that bring coursework concepts to life, providing invaluable real-world applications for students.

PFPL - Personal Financial Planning Advanced Coursework

PFPL560 Pre-retirement Financial Planning Topics

3 credits; Prerequisites: PFPL510 and PFPL540

Students will get the chance to apply their knowledge to a case study of a hypothetical couple seeking retirement in 15 to 20 years. Students will be expected to show how they would assist clients and help resolve their retirement issues. Research and writing skills are learned and used in the weekly assignments.

PFPL570 Portfolio Management for Personal Financial Planners

3 credits; Prerequisite: PFPL520

The investment planning process between a financial planner and a client is covered in detail. The course covers the theory of investment management, security valuation, and portfolio management, including the

analysis of investment risk and return and portfolio performance evaluation. The course exposes the student to a balanced presentation of both the theoretical and practical aspects of investment management through analysis of a case study.

PFPL600 Case Study in Personal Financial Planning

3 credits; Prerequisites: PFPL510, PFPL520, PFPL530, PFPL540, PFPL550

This advanced course completes the requirements for CFP® education through analyzing, synthesizing, and evaluating a case study. Addressed are insurance, integrated retirement, investment, income tax, and estate planning issues. Utilizing independent or literature research, students research and create options and a final recommendation for a hypothetical family and present the final plan.

PFPL650 Client Psychology and Communication

3 credits; Prerequisite(s): PFPL600, and either PFPL522 or ABFP®

This course explores client psychology and communication in scholarly research. Topics include behavioral, diversity, and multiple demographic client communications among learning, listening, earning trust, using sensitivity, and other communication skills. Real world examples in an intensive case study are presented as a final project.

Electives - Area A

Courses from Personal Financial Planning Program

*Electives listed in Area A are designed to help students build practical skills in personal financial planning. Topics may include budgeting, investing, retirement planning, insurance, and tax strategies. These courses are ideal for students interested in becoming personal financial planners or gaining a deeper understanding of financial wellness for personal or professional use. **Students may select up to 21 credits in electives from Area A.***

ECON524 Economics for Investment Decision Making

3 credits; Prerequisite(s): None

This course explores economic issues relevant to investment advisors. Topics include supply and demand, monetary and fiscal policies, economic growth, international trade, investment decisions, and currency

exchange. Discussions center on the use of economic indicators for investment decisions. Real world examples are studied and research is required for this course.

PFPL522 Behavioral Finance

3 credits; Prerequisite: PFPL520

This course explores behavioral finance and its impact on creating portfolios. Various biases are explored and then applied to real-world case studies. Also explored is the psychology of money, money scripts and disorders, and how past experiences can impact how people view and handle money on a day-to-day basis.

PFPL529 Business Valuation for Financial Professionals

3 credits; Prerequisite(s): PFPL510 and PFPL520

The primary objective of the course is to provide students with an understanding of the role business valuation plays in the real world. The course provides a pathway to becoming a business valuation analyst and/or Accredited in Business Valuation (ABV) credential holder or Certified Valuation Analyst (CVA) credential holder. The course introduces basic principles in business valuation and pre-engagement considerations including professional standards such as AICPA VS Section 100. The course covers sources of data, economic and financial statement analysis, the three valuation approaches, cost of capital, and valuation adjustments. It concludes with a discussion of the valuation conclusion and reporting and a brief survey of valuations for financial reporting, intangible assets, and litigation.

PFPL536 Applied Tax Planning

3 credits; Prerequisite: PFPL530

This course provides students with a strong background in the application of income tax concepts, calculations, and planning techniques specific to middle- and higher-income taxpayers. The course begins with an overview of above- and below-the-line deductions, and then moves into an examination of capital gains and losses and like-kind exchanges. We also take an in-depth look at the self-employment tax, the Medicare contribution tax, and the alternative minimum tax.

PFPL556 Applied Estate Planning

3 credits; Prerequisite: PFPL550

This course examines selected issues related to estate planning in a case study-driven format. These include both tax and non-tax aspects of planning for disability and death.

PFPL582 Retirement Planning Strategies (CRPC® Program)

3 credits; Prerequisite(s): None

The Chartered Retirement Planning CounselorSM or CRPC® Professional Designation course is taught by the College at the graduate level. Students who complete the course earn 3 academic credits at the graduate level that can be applied to the Master of Science in Personal Financial Planning program to fulfill elective requirements.

PFPL583 Retirement Plan Studies (CRPS® Program)

3 credits; Prerequisite(s): None

The Chartered Retirement Plans SpecialistSM or CRPS® Professional Designation course is taught by the College at the graduate level. Students who complete the course earn 3 academic credits at the graduate level that can be applied to the Master of Science in Personal Financial Planning program to fulfill elective requirements.

PFPL584 Wealth Management Strategies (AWMA® or SE-AWMASM Program)

3 credits; Prerequisite(s): None

The Accredited Wealth Management AdvisorSM or AWMA® and Sports and Entertainment Accredited Wealth Management AdvisorSM or SE-AWMASM Professional Designation courses are taught by the College at the graduate level. Students who complete the course earn 3 academic credits at the graduate level that can be applied to the Master of Science in Personal Financial Planning program to fulfill elective requirements.

PFPL585 Principles of Portfolio Management (APMA® Program)

3 credits; Prerequisite(s): None

The Accredited Portfolio Management AdvisorSM or APMA® Professional Designation course is taught by the College at the graduate level. Students who complete the course earn 3 academic credits at the graduate level that can be applied to the Master of Science in Personal Financial Planning program to fulfill elective requirements.

PFPL586 SRI Strategies (CSRICSM Program)

3 credits; Prerequisite(s): None

The Chartered SRI CounselorSM or CSRIC® Professional Designation course is graduate-level and can be used as a 3-credit elective course in the MS program. Students who complete the course earn 3 academic credits at the

graduate level that can be applied to the Master of Science in Personal Financial Planning program to fulfill elective requirements.

PFPL587 Behavioral Finance Strategies (ABFPSM Program)

3 credits; Prerequisite(s): None

The Accredited Behavioral Finance ProfessionalSM or ABFP® Professional Designation course is taught by the College at the graduate level. Students who complete the course earn 3 academic credits at the graduate level that can be applied to the Master of Science in Personal Financial Planning program to fulfill elective requirements.

PFPL594 Introduction to Financial Services Research

3 credits; Prerequisite(s): PFPL560 and PFPL570 OR FINA565 and FINA595

This course focuses on contemporary issues in financial services, allowing students to explore unique topics of interest. Through independent research, students will develop a deep understanding of a chosen subject. The course emphasizes critical analysis, synthesis, and evaluation of scholarly materials, culminating in a well-researched graduate-level paper. Along the way, students will refine their research skills and will have an opportunity to practice sharing their research ideas through meaningful discourse. The final project—a comprehensive research paper—showcases students' ability to research a topic of their choosing with academic rigor.

PFPL599 Pro Bono Financial Planning Strategies

3 credits; Prerequisite(s): Current CFP® Professional

This course provides students with the knowledge and skills needed to offer pro bono financial planning services. Students will learn about the unique needs and challenges of pro bono clients, analyze debt management strategies, identify financial predators, and develop comprehensive pro bono financial plans. The course emphasizes practical application and real-world experience through assignments and interactions with actual pro bono clients.

Electives - Area B

Courses from Other Programs

Students in this major may select approved elective courses from other disciplines, allowing them to broaden their learning, explore interdisciplinary interests, and tailor their academic experience to support their individual goals.

*Area B courses are offered through programs outside of Personal Financial Planning. **Students may select up to 6 credits in electives from Area B.***

ACCT545 Financial Statement Analysis

Program: Financial Analysis

3 credits; Prerequisite(s): PFPL510 or PFPL520

This course covers financial statement analysis starting with the origin of financial data and uses of financial reporting. Topical coverage includes revenue recognition and income determination with in-depth analysis of the income statement. Coverage also includes applied financial statement analysis including cause-of-change, common-size, and trend analyses.

ACCT550 Advanced Financial Statement Analysis

Program: Financial Analysis

3 credits; Prerequisite(s): ACCT545

Building on financial statement analysis tools and techniques covered in ACCT545, this course provides advanced analysis of the asset side of the balance sheet, including receivables, inventory, and long-lived assets. Additional coverage includes using financial information in making decisions associated with credit analysis, contracting, and valuation, as well as in-depth study of the sources and uses of cash as identified in the statement of cash flows (operations, investing, and financing).

ACCT555 Forensic Accounting

Program: Financial Analysis

3 credits; Prerequisite(s): ACCT545 and ACCT550 or equivalent knowledge evidenced by holding the CFA designation.

This course explores the field of forensic accounting with a focus on fraud detection, investigation, and prevention. Students will analyze historical and modern financial fraud cases and learn how forensic accounting tools and frameworks are used to investigate, uncover, and prevent accounting manipulation. The course examines psychological, legal, and ethical aspects of fraud,

introduces techniques such as red flag analysis and forensic data analytics, and prepares students for roles involving fraud investigation, litigation support, and corporate compliance.

FINA525 Quantitative Methods

Program: Financial Analysis

3 credits; Prerequisites: None

This course covers the fundamentals of quantitative concepts and techniques including descriptive statistics, probability distributions, sampling, hypothesis testing, correlation analysis, linear regression, and time-series models.

FINA527 Financial Data Analytics

Program: Financial Analysis

3 credits; Prerequisites: FINA525

In this course, students are set to master the intricate world of data analytics, tailored for financial applications. Structured around nine pivotal Program Learning Outcomes (PLOs), the course spans from foundational data analytics principles to advanced topics like regression models, time series forecasting, data mining, and cluster analysis, all essential for financial analysis and investment decision-making. It emphasizes developing robust data management, transformation, and visualization skills, alongside understanding and applying various regression and tree models, and mastering data mining techniques and cluster analysis. Upon completion, students will not only be proficient in handling, preparing, and transforming financial data, but also adept in visualizing and interpreting complex relationships within datasets. They will be equipped to apply advanced analytical methods, including regression analysis, time series forecasting, and cluster analysis, enabling them to analyze intricate financial datasets, derive insightful information, and make informed, data-driven decisions in the finance sector.

FINA533 Finance and Technology

Program: Financial Analysis

3 credits; Prerequisite(s): PFPL520 or FINA515

This course examines the rapidly evolving world of financial technology (fintech) and its transformative impact on traditional financial services. Students will gain an in-depth understanding of how fintech companies, such as PayPal, Stripe, Square, Robinhood, Coinbase, and SoFi, are driving digital innovation and reshaping industries including payments, lending, wealth management, and insurance. Topics include foundational concepts like blockchain technology and cryptocurrency, digital and mobile payment systems,

cross-border payment solutions, peer-to-peer lending platforms, robo-advisors, and emerging regulatory frameworks.

The course also highlights the roles of leading fintech companies in creating new business models, addressing financial inclusion, and tackling industry challenges like cybersecurity and data privacy. Through case studies of fintech pioneers and hands-on projects, students will analyze real-world applications, explore strategies for success in the fintech ecosystem, and evaluate the opportunities and risks within this dynamic sector. By the end of the course, students will be equipped with the knowledge and skills needed to navigate and contribute to the fintech industry's growth and innovation.

FINA537 Sustainable Investing

Program: Financial Analysis

3 credits; Prerequisite(s): PFPL520 or FINA515

This course covers the foundations and history of sustainable investing, the various approaches to sustainable investing, shareholder advocacy, community investing, corporate responsibility, incorporating ESG analysis into portfolio construction and advising, ESG performance, risk and rating metrics, the fiduciary standard and how to effectively communicate the value of sustainable investing, and current and future challenges in the industry. The course exposes the student to a balanced presentation of both the theoretical and practical aspects of investment management through analysis of a case study.

FINA561 Real Estate Finance and Investments

Program: Financial Analysis

3 credits; Prerequisite(s): PFPL520 or FINA515

This course provides a comprehensive understanding of real estate finance and investment, covering fundamental principles and advanced techniques. Topics include legal concepts, mortgage financing, valuation of income properties, investment analysis, financial leverage, and portfolio considerations. Students will engage in weekly discussions, quizzes, and real-world application activities to reinforce the concepts.

FINA565 Security Analysis and Valuation

Program: Financial Analysis

3 credits; Prerequisites: PFPL520

This course covers the advanced analysis of equity and debt securities including the valuation of common stock, preferred stock, and various types of fixed-income instruments. In regard to common stock, coverage

includes valuation techniques including discounted cash flow analysis, price multiples, and the residual income model. Bond features and characteristics including time-to-maturity, types of coupons, callability, and conversion are covered.

Relevant topics include investing strategies, duration, convexity, and risks relevant to securities, including default, credit, interest rate, and reinvestment risk. Additional coverage includes behavioral finance, technical analysis, and the Efficient Market Hypothesis.

FINA575 Corporate Finance

Program: Financial Analysis

3 credits; Prerequisite(s): PFPL510 and PFPL520

This course examines the financial structure of corporations with an emphasis on understanding financial statements, time value of money, cash flows, working capital management, capital structure, financing decisions, cost of capital, and capital budgeting techniques.

FINA585 Derivatives and Alternative Investments

Program: Financial Analysis

3 credits; Prerequisite(s): PFPL520 and FINA565

This course explores derivatives, alternative investments, and alternative investment strategies. The course covers the mechanics and markets for options, forward and futures contracts, forward and futures pricing, equity options, and interest rate derivatives. Additionally, it covers alternative investments and alternative strategies, including the use of derivatives in these strategies. Learners will be introduced to hedge funds, real assets, private capital, liquid alternatives, and the use of derivatives and alternative investments in portfolio management.

FINA610 Research Methods

Program: Financial Analysis

3 credits; Prerequisite(s): PFPL594

This course equips students with essential research skills tailored for academic writing in financial analysis. The course covers the full spectrum of the research process, from clarifying research questions and designing robust research methods to collecting, analyzing, and presenting data effectively. It emphasizes developing both qualitative and quantitative research techniques critical for solving real-world financial problems. Students will explore foundational research principles and learn to navigate challenges such as sampling design, ethical research considerations, data

measurement and collection methods, and hypothesis testing. Throughout the course, students will refine their ability to formulate precise and impactful research questions and employ both qualitative and quantitative methods for reliable data collection and analysis. With these skills, they will be better prepared to write professional academic research papers that contribute meaningful insights to financial analysis literature and enhance decision-making in the finance and investment sectors.

FINA620 Research Project

Program: Financial Analysis

3 credits; Prerequisite(s): PFPL594 and FINA610

This is an elective capstone research course in the Master of Science in Financial Analysis CFA Charterholder Track and Master of Science in Personal Financial Planning. This course builds upon the research skills developed in PFPL594 – Introduction to Financial Services Research and FINA610 – Research Methods. Students will undertake an independent research project in financial analysis, applying qualitative and quantitative methodologies to address a significant financial question. By the end of the course, students will produce a substantial research paper that demonstrates their ability to conduct financial research, analyze data, and present meaningful insights. This paper may serve as a foundation for industry application, publication, or further academic research.

Master of Science, Personal Financial Planning

Credit for Prior Learning

The Master of Science in Personal Financial Planning degree program recognizes articulated credit, course substitutions, and transfer credit, each of which are described in further detail below. Approved credit is applied to program requirements after acceptance.

Maximum Credits

A **maximum of twenty-one (21) credits** total may be earned through Credit for Prior Learning. Courses will be applied only once toward degree completion.

Courses Taken at CFFP (internal)

Certain Professional Designation courses and CFP® Certification Professional Education courses (listed below) completed with the College for Financial Planning may be applicable.

Students who complete pre-approved Professional Designation courses and/or CFP® Certification Professional Education courses may request their credits to be applied for articulated credit by contacting either of the following departments:

Academic Advising: advising@cftp.edu

Office of the Registrar: registrar@cftp.edu

Professional Designation Courses			
Course Completed	Eligible Course Articulation	Credits	Area
Accredited Portfolio Management Advisor SM (APMA [®])	PFPL585 Portfolio Management Studies	3	Elective
Accredited Behavioral Finance Professional SM (ABFP [®])	PFPL587 Behavioral Finance Strategies	3	Elective
Accredited Wealth Management Advisor SM (AWMA [®]), or Sports & Entertainment Accredited Wealth Management Advisor SM (SE-AWMA [®])	PFPL584 Wealth Management Strategies	3	Elective
Chartered Retirement Planning Counselor SM (CRPC [®])	PFPL582 Retirement Planning Strategies	3	Elective
Chartered Retirement Plans Specialist SM (CRPS [®])	PFPL583 Retirement Plan Studies	3	Elective
Chartered SRI Counselor SM (CSRIC [®])	PFPL586 SRI Strategies	3	Elective

CFP® Certification Professional Education Courses			
Course(s) Completed	Eligible Course Articulation	Credits	Area
FP511 General Financial Planning Principles, Psychology of Financial Planning, and Professional Conduct, AND FP512 Risk Management, Insurance, and Employee Benefits Planning	PFPL510	3	Core
FP513 Investment Planning	PFPL520	3	Core
FP514 Tax Planning	PFPL530	3	Core
FP515 Retirement Savings and Income Planning	PFPL540	3	Core
P516 Estate Planning	PFPL550	3	Core

Courses Taken at other Colleges/Universities (External)

If you completed graduate-level courses at another college or university, you may request transfer credit by:

- Indicating the courses on your application
- Submitting an **official transcript** sent directly from the institution
- Providing a **course description or syllabus** from the year the course was completed

Send transcripts to:

Electronic: registrar@cftp.edu

Mail: College for Financial Planning
Office of the Registrar
9000 E. Nichols Ave., Suite 200
Centennial, CO 80112

Transfer Credit Guidelines:

- Maximum of **6 semester credits** (or equivalent) accepted
- Courses must be **graduate level**, at least **3 credits**, and match program content and rigor
- A grade of **B or higher** is required
- The institution must have been **accredited** at the time of course completion

Each course is reviewed individually for eligibility.

Alternative Education

The Master of Science in Personal Financial Planning is pleased to recognize certain alternative methods of learning not achieved through traditional coursework at colleges and universities. Students may apply a **maximum of 9 credits** earned through Alternative Education toward the completion of the graduation requirements.

Requesting Credit for Alternative Education

Alternative Education			
Certification	Credits Awarded	Course(s)	Requirement Area
Chartered Alternative Investment Analyst (CAIA)	3	FINA585	Elective
CERTIFIED FINANCIAL PLANNER (CFP®)	9	PFPL510, PFPL520, PFPL540	Core
Chartered Financial Analyst® (CFA®)	6	Select up to two of the following courses to apply towards their degree program: ACCT545, FINA565, FINA525, FINA575	Elective
Certified Investment Management Analyst® (CIMA®)	3	PFPL520	Core
Certified Public Accountant (CPA)	3	Elective	Elective
Certified Private Wealth Advisor® (CPWA®)	3	Elective	Elective

Master Planner Advanced Studies™, MPAS®



Master Planner Advanced Studies

A Professional Designation offered exclusively to Graduates of the Master of Science in Personal Financial Planning.

Already earned your MS degree?

You may be eligible to receive the **MPAS® professional designation!** This designation serves as a mark of advanced knowledge and credibility in personal financial planning.

This exclusive designation:

- Requires **no additional coursework**
- Leverages your **graduate-level academic achievement**
- Enhances your **professional image** and **client confidence**

Who is eligible?

Graduates of the Master of Science in Personal Financial Planning program.

Why it matters

The MPAS® sets you apart in a competitive field and demonstrates your dedication to advanced planning strategies, ethical practice, and lifelong learning.

Physical Certificate

Physical certificates and diplomas are awarded in recognition of a student's academic achievement. For more information about sizing and delivery, please see page 109 of the College Catalog.

Digital Badge

The College for Financial Planning offers a digital badge to all MPAS® designees that allows potential employers, clients, or partners to verify the current status of a credential and be well-informed about the value of the credential and what it certifies.

The digital badges are stored by Credly, an independent third party that provides digital badges of many other reputable organizations, and can be accessed by visiting their website. Credly offers the third-party verification that employers, clients, or partners can rely on to ensure the credential is a valid achievement.

Claiming the Digital Badge

To claim your digital badge, [sign in](#) to your student account. From the designations page, click the "Get Digital Badge" link to begin the process.

For more information, including how to apply for the MPAS® designation, please see the Professional Designation Resources section.

Master of Science, Financial Analysis

About the Program

The Master of Science in Financial Analysis (MSFA) program at the College for Financial Planning is dedicated to the advanced study of financial analysis and to developing financial analysis and investment management professionals through higher learning and quality student experiences, focusing on critical thinking, ethics, and lifelong learning.

The Graduate Degree Program will develop students' skills as highly competent financial analysis and investment management professionals. Students will demonstrate this via mastery of the learning objectives within the program. Instructors will use a variety of assessment strategies to develop student competencies in financial analysis and investment management.

Pathway Options

The Program offers two distinct pathways for students to tailor their educational experience based on their prior educational preparation: the Traditional Pathway (for those aspiring to earn the CFA designation in the future) and the CFA Charterholder Pathway (for those that already hold the CFA Designation or who have successfully passed all three levels of the CFA Examination).

MSFA Program Pathway Options		
Feature	Traditional Pathway	CFA® Charterholder Pathway
Who It's For	Students without a CFA® designation who want to become financial analysts, portfolio managers, or enhance investment skills	Students who already hold the CFA® Charter or have passed all three CFA exam levels
Credential Goal	MSFA + CFA® exam preparation	MSFA only (CFA® already earned or exams passed)
CFA® Exam Alignment	Aligned with 70%+ of CFA® CBOK	Assumes completion of CFA® curriculum
Total Credit Hours	30 credits (10 courses)	21 credits (7 elective courses)
Credit for Prior Learning	Not applicable	9 credits granted (3 courses)
Designations Supported	CFA® + includes key CAIA® topics	Designed to extend CFA® knowledge
Special Recognition	Part of CFA Institute's University Affiliation Program (UAP)	N/A
Ideal Career Fit	Entry/mid-level financial analysts, aspiring CFA® candidates	Experienced CFA® Charterholders pursuing academic enhancement or specialization

Master of Science, Financial Analysis The Traditional Pathway

The Traditional Pathway is designed for students who do not currently hold the CFA Charter but aspire to be financial analysts and portfolio managers or enhance their skills in their current roles in financial analysis and investment management. Students will take ten (10) designated courses for a total of thirty (30 credit hours). These courses align with over 70% of the CFA® Candidate Body of Knowledge (CBOK) and incorporate key CAIA® topics, offering students dual preparation for a degree and a designation.

The College for Financial Planning MSFA Program Traditional Pathway is part of CFA Institute's University Affiliation Program. The University Affiliation Program (UAP) recognizes academic institutions that embed at least 70% of the CFA® Program Candidate Body of Knowledge™ (CBOK) into their curricula. Through a combination of theory and practice, students will study:

- Economic Analysis Utilized in Investment Decision Making
- Financial Statement Analysis
- Quantitative Methods and Analysis Beneficial to Financial Analysis
- The Investment Environment including Financial Markets, Institutions and the Investing Process
- Corporate Finance
- Security Analysis and Valuation
- Alternative Investments, Derivatives and Risk Management
- Advanced Portfolio Management
- Professional Standards and Ethics in the Investments Industry

Master of Science, Financial Analysis The Traditional Pathway	Area	Course Code	Course Title	Prerequisite(s)	Credits
	Core	ACCT545	Financial Statement Analysis	None	3
		ACCT550	Advanced Financial Statement Analysis	ACCT545	3
		ECON524	Economics for Investment Decision Making	None	3
		FINA515	The Financial System, Markets, and Instruments	None	3
		FINA525	Quantitative Methods	None	3
	Advanced	FINA565	Security Analysis and Valuation	ACCT550, FINA515, FINA525, and at least one of the following economics courses: ECON524, ECON532, or ECON535	3
		FINA575	Corporate Finance	ACCT550, FINA515, FINA525, and at least one of the following economics courses: ECON524, ECON532, or ECON535	3
		FINA585	Derivatives and Alternative Investments	FINA565	3
		FINA595	Portfolio Management	FINA565	3
	Capstone	FINA650	Financial Analysis Capstone	27 credits earned in program	3
	Total Credits:				30

Master of Science, Financial Analysis

Traditional Pathway - Course Descriptions

Core Coursework

ACCT545 Financial Statement Analysis

3 credits; Prerequisite(s): None

This course covers financial statement analysis starting with the origin of financial data and uses of financial reporting. Topical coverage includes revenue recognition and income determination with in-depth analysis of the income statement. Coverage also includes applied financial statement analysis, including cause-of-change, common-size, and trend analyses.

ACCT550 Advanced Financial Statement Analysis

3 credits; Prerequisite(s): ACCT545

Building on financial statement analysis tools and techniques covered in ACCT545, this course provides advanced analysis of the asset side of the balance sheet, including receivables, inventory, and long-lived assets. Additional coverage includes using financial information in making decisions associated with credit analysis, contracting, and valuation, as well as in-depth study of the sources and uses of cash as identified in the statement of cash flows (operations, investing, and financing).

ECON524 Economics for Investment Decision Making

3 credits; Prerequisite(s): None

This course explores economic issues relevant to investment advisors. Topics include supply and demand, monetary and fiscal policies, economic growth, international trade, investment decisions, and currency exchange. Discussions center on the use of economic indicators for investment decisions. Real world examples studied and research is required for this course.

FINA515 The Financial System, Markets and Instruments

3 credits; Prerequisites: None

This course studies the financial system, including financial institutions, instruments, and markets. Topical coverage includes time value of money, diversification, risk and return characteristics of securities, bonds, bond features, bond pricing, stocks, market efficiency, interest rate determination, and the term structure of interest rates.

FINA525 Quantitative Methods

3 credits; Prerequisites: None

This course covers the fundamentals of quantitative concepts and techniques, including descriptive statistics, probability distributions, sampling, hypothesis testing, correlation analysis, linear regression, and time-series models.

Advanced Coursework

FINA565 Security Analysis and Valuation

3 credits; Prerequisites: ACCT550, ECON524, FINA515 and FINA525 (or equivalent courses)

This course covers the advanced analysis of equity and debt securities, including the valuation of common stock, preferred stock, and various types of fixed-income instruments. Common stock topics include valuation techniques such as discounted cash flow analysis, price multiples, and the residual income model. Bond features and characteristics including time-to-maturity, types of coupons, callability, and conversion are covered. Other relevant topics covered are investing strategies, duration, convexity, and risks relevant to securities, including default, credit, interest rate, and reinvestment risk. Additional coverage includes behavioral finance, technical analysis, and the Efficient Market Hypothesis.

FINA575 Corporate Finance

3 credits; Prerequisite(s): ACCT550, ECON524, FINA515, FINA525 (or equivalent courses)

This course examines the financial structure of corporations with an emphasis on understanding financial statements, time value of money, cash flows, working capital management, capital structure, financing decisions, cost of capital, and capital budgeting techniques.

FINA585 Derivatives and Alternative Investments

3 credits; Prerequisites: ACCT550, ECON524, FINA515, FINA525, and FINA565 (or equivalent courses)

This course explores derivatives, alternative investments, and alternative investment strategies. The course covers the mechanics and markets for options, forward and futures contracts. forward and futures

pricing, equity options, and interest rate derivatives. Additionally, it covers alternative investments and alternative strategies including the use of derivatives in these strategies. Students will be introduced to hedge funds, real assets, private capital, liquid alternatives, and the use of derivatives and alternative investments in portfolio management.

FINA595 Portfolio Management

3 credits; Prerequisites: ACCT550, ECON524, FINA515, FINA525, and FINA565 (or equivalent courses)

This course studies portfolio construction with a focus on asset allocation and diversification. Additional topics include assessing risk-adjusted performance of portfolios, security selection, performance measurement, and evaluation. The course involves an applied perspective of the “money manager,” including the development of the Investor Policy Statement and understanding objectives and constraints of different

types of investors (individual, institutional, etc.).

FINA650 Financial Analysis Capstone

3 credits; Prerequisites: 27 credits completed in the MSFA program

This course provides comprehensive coverage of CFA Institute’s Code of Ethics and Standards of Professional Conduct and builds on the learning outcomes embedded throughout the MSFA curriculum through two related components. One component involves a series of short, applied problem sets in CFA examination format focused on economic analysis, quantitative methods, financial statement analysis, corporate finance, fixed income analysis, portfolio management, and ethics. The second component is a multi-part case study developed throughout the course focused on advanced economic analysis, equity analysis, risk analysis, and valuation.

Master of Science, Financial Analysis The CFA Charterholder Pathway

The CFA Charterholder Pathway is designed for students who have already earned the CFA Charter but would like to continue their education in financial analysis and investment management. CFA Charterholders are granted three (3) courses or nine (9) credit hours of credit for prior learning and can complete the CFA Charterholder Pathway and earn the Masters degree by selecting and completing seven (7) elective courses for twenty one (21) credit hours. Those who have completed all three levels of the CFA Examinations, but have not yet been conferred the CFA designation, may also apply for this Pathway and be considered for credit for prior learning.

This program goes beyond topics included in the CFA Program as well as deeper in some topics covered in the CFA Program.

Master of Science, Financial Analysis The CFA Charterholder Pathway	Area	Course Code	Course Title	Prerequisite(s)	Credits
	Electives - Area A	PFPL522	Behavioral Finance	None for current CFA Charterholders	3
		PFPL529	Business Valuation for Finance Professionals		3
		PFPL594	Introduction to Financial Services Research		3
	Electives - Area B	ACCT555	Forensic Accounting		3
		FINA527	Financial Data Analytics		3
		FINA533	Finance and Technology		3
		FINA537	Sustainable Investing		3
		FINA561	Real Estate Finance and Investment		3
		FINA610	Research Methods		3
		FINA620	Research Project		3
	Total Credits:				30

Master of Science, Financial Analysis

CFA Charterholder Pathway - Elective Course Descriptions

Electives - Area A

Courses from Other Programs

Students in this major may select approved elective courses from other disciplines, allowing them to broaden their learning, explore interdisciplinary interests, and tailor their academic experience to support their individual goals.

*Area A courses are offered through programs outside of Financial Analysis. **Students may select up to 9 credits in electives from Area A.***

PFPL522 Behavioral Finance

Program: Personal Financial Planning

3 credits; Prerequisite: None For CFA Charterholders

This course explores behavioral finance and its impact on creating portfolios. Various biases are explored and then applied to real-world case studies. Also explored is the psychology of money, money scripts and disorders, and how past experiences can impact how people view and handle money on a day-to-day basis.

PFPL529 Business Valuation for Financial Professionals

Program: Personal Financial Planning

3 credits; Prerequisite(s): None for CFA Charterholders

The primary objective of the course is to provide students with an understanding of the role business valuation plays in the real world. The course provides a pathway to becoming a business valuation analyst and/or Accredited in Business Valuation (ABV) credential holder or Certified Valuation Analyst (CVA) credential holder. The course introduces basic principles in business valuation and pre-engagement considerations including professional standards such as AICPA VS Section 100. The course covers sources of data, economic and financial statement analysis, the three valuation approaches, cost of capital, and valuation adjustments. It concludes with a discussion of the valuation conclusion and reporting and a brief survey of valuations for financial reporting, intangible assets, and litigation.

Did you know...

Students can often graduate in less than two years by taking a course every term.

PFPL594 Introduction to Financial Services Research

Program: Personal Financial Planning

3 credits; Prerequisite(s): None for CFA Charterholders

This course focuses on contemporary issues in financial services, allowing students to explore unique topics of interest. Through independent research, students will develop a deep understanding of a chosen subject. The course emphasizes critical analysis, synthesis, and evaluation of scholarly materials, culminating in a well-researched graduate-level paper. Along the way, students will refine their research skills and will have an opportunity to practice sharing their research ideas through meaningful discourse. The final project—a comprehensive research paper—showcases students' ability to research a topic of their choosing with academic rigor.

Electives - Area B

Courses from Financial Analysis Program

Electives listed in Area B are designed to help students build practical skills in financial analysis and research.

Students may select up to 21 credits in electives from Area B.

ACCT555 Forensic Accounting

3 credits; Prerequisite(s): None for CFA Charterholders

This course explores the field of forensic accounting with a focus on fraud detection, investigation, and prevention. Students will analyze historical and modern financial fraud cases and learn how forensic accounting tools and frameworks are used to investigate, uncover, and prevent accounting manipulation. The course examines

psychological, legal, and ethical aspects of fraud, introduces techniques such as red flag analysis and forensic data analytics, and prepares students for roles involving fraud investigation, litigation support, and corporate compliance.

FINA527 Financial Data Analytics

3 credits; Prerequisites: None for CFA Charterholders

In this course, students are set to master the intricate world of data analytics, tailored for financial applications. Structured around nine pivotal Program Learning Outcomes (PLOs), the course spans from foundational data analytics principles to advanced topics like regression models, time series forecasting, data mining, and cluster analysis, all essential for financial analysis and investment decision-making. It emphasizes developing robust data management, transformation, and visualization skills, alongside understanding and applying various regression and tree models, and mastering data mining techniques and cluster analysis.

Upon completion, students will not only be proficient in handling, preparing, and transforming financial data, but also adept in visualizing and interpreting complex relationships within datasets. They will be equipped to apply advanced analytical methods, including regression analysis, time series forecasting, and cluster analysis, enabling them to analyze intricate financial datasets, derive insightful information, and make informed, data-driven decisions in the finance sector.

FINA533 Finance and Technology

3 credits; Prerequisite(s): None for CFA Charterholders

This course examines the rapidly evolving world of financial technology (fintech) and its transformative impact on traditional financial services. Students will gain an in-depth understanding of how fintech companies, such as PayPal, Stripe, Square, Robinhood, Coinbase, and SoFi, are driving digital innovation and reshaping industries including payments, lending, wealth management, and insurance. Topics include foundational concepts like blockchain technology and cryptocurrency, digital and mobile payment systems, cross-border payment solutions, peer-to-peer lending platforms, robo-advisors, and emerging regulatory frameworks.

The course also highlights the roles of leading fintech companies in creating new business models, addressing financial inclusion, and tackling industry challenges like cybersecurity and data privacy. Through case studies of fintech pioneers and hands-on projects, students will analyze real-world applications, explore strategies for

success in the fintech ecosystem, and evaluate the opportunities and risks within this dynamic sector. By the end of the course, students will be equipped with the knowledge and skills needed to navigate and contribute to the fintech industry's growth and innovation.

FINA537 Sustainable Investing

3 credits; Prerequisites: None for CFA Charterholders

This course covers the foundations and history of sustainable investing, the various approaches to sustainable investing, shareholder advocacy, community investing, corporate responsibility, incorporating ESG analysis into portfolio construction and advising, ESG performance, risk and rating metrics, the fiduciary standard and how to effectively communicate the value of sustainable investing, and current and future challenges in the industry. The course exposes the student to a balanced presentation of both the theoretical and practical aspects of investment management through analysis of a case study.

FINA561 Real Estate Finance and Investments

3 credits; Prerequisite(s): None for CFA Charterholders

This course provides a comprehensive understanding of real estate finance and investment, covering fundamental principles and advanced techniques. Topics include legal concepts, mortgage financing, valuation of income properties, investment analysis, financial leverage, and portfolio considerations. Students will engage in weekly discussions, quizzes, and real-world application activities to reinforce the concepts.

FINA610 Research Methods

3 credits; Prerequisite(s): PFPL594

This course equips students with essential research skills tailored for academic writing in financial analysis. The course covers the full spectrum of the research process, from clarifying research questions and designing robust research methods to collecting, analyzing, and presenting data effectively. It emphasizes developing both qualitative and quantitative research techniques critical for solving real-world financial problems. Students will explore foundational research principles and learn to navigate challenges such as sampling design, ethical research considerations, data measurement and collection methods, and hypothesis testing. Throughout the course, students will refine their ability to formulate precise and impactful research questions and employ both qualitative and quantitative methods for reliable data collection and analysis. With these skills, they will be better prepared to write

professional academic research papers that contribute meaningful insights to financial analysis literature and enhance decision-making in the finance and investment sectors.

FINA620 Research Project

3 credits; Prerequisite(s): PFPL594 and FINA610

This is an elective capstone research course in the Master of Science in Financial Analysis CFA Charterholder Pathway and Master of Science in Personal Financial Planning. This course builds upon the

research skills developed in PFPL594 Introduction to Financial Services Research and FINA610 Research Methods. Students will undertake an independent research project in financial analysis, applying qualitative and quantitative methodologies to address a significant financial question. By the end of the course, students will produce a substantial research paper that demonstrates their ability to conduct financial research, analyze data, and present meaningful insights. This paper may serve as a foundation for industry application, publication, or further academic research.

Master of Science, Financial Analysis

Credit for Prior Learning

The Master of Science in Financial Analysis degree program recognizes articulated credit, course substitutions, and transfer credit, each of which are described in further detail below. Approved credit is applied to program requirements upon acceptance.

Maximum Credits

A maximum of nine (9) credits total may be earned through Credit for Prior Learning. Courses will be applied only once toward degree completion.

Courses Taken at the College (internal)

The College has pre-approved the following courses completed with the College for Financial Planning as applicable to the Master of Science in Financial Analysis degree program. Credits earned may be applied to the program requirements through articulated credit. Articulated credit is the process of applying only the *earned credits* from one College for Financial Planning Program to another. Final grades and quality points are not applied to the program.

Program	Completed Course	Approved substitution for
Professional Designation	APMA®	FINA515 (3 credits)
CFP® Certification Professional Education	FP513	FINA515 (3 credits)
Master of Science, Personal Financial Planning	PFPL520	FINA515 (3 credits)
	PFPL570	FINA595 (3 credits)

Courses must have a final grade of '80% / B-' to be eligible for the MSFA degree program. To request credits to be reviewed, please contact either of the following departments: Academic Advising (advising@cffp.edu) or Office of the Registrar (registrar@cffp.edu).

Courses Taken at other Colleges/Universities (External)

If you completed graduate-level courses at another college or university, you may request transfer credit by:

- Indicating the courses on your application
- Submitting an **official transcript** sent directly from the institution
- Providing a **course description or syllabus** from the year the course was completed

Send transcripts to:

Electronic: registrar@cffp.edu

Mail: College for Financial Planning
Office of the Registrar
9000 E. Nichols Ave., Suite 200
Centennial, CO 80112

Transfer Credit Guidelines:

- Maximum of **6 semester credits** (or equivalent) accepted
- Courses must be **graduate level**, at least **3 credits**, and match program content and rigor
- A grade of **B or higher** is required
- The institution must have been **accredited** at the time of course completion

Each course is reviewed individually for eligibility.

Alternative Education

The Master of Science in Financial Analysis is pleased to recognize certain alternative methods of learning not achieved through traditional coursework at colleges and universities. Students accepted into the Master of Science in Financial Analysis may apply a **maximum of nine (9) credits** earned via alternative education toward the MSFA graduation requirements.

Financial Designations		
Certification	Course(s)	Credits Awarded
CERTIFIED FINANCIAL PLANNER™ (CFP®)	FINA515	3
Certified Management Accountant (CMA®)	ACCT545, FINA515, & FINA575	9
Certified Public Accountant (CPA)	FINA515 & ACCT545	6
Chartered Alternative Investment Analyst (CAIA®)	FINA515 & FINA585	6
Chartered Financial Analyst (CFA®)	FINA515, FINA525, & FINA575	9
Financial Risk Manager (FRM®)	FINA515 & FINA525	6

National Association of Securities Dealers (NASD) Licensure		
Certification	CFFP Course	Credits Awarded
Series 6	FINA515	3
Series 7	FINA515	3
Series 63	FINA515	3
Series 65	FINA515	3

Requesting Credit for Alternative Education

Prospective students should indicate on their application if they plan on requesting credit for alternative education. Documentation of earned credential(s) can be sent to registrar@cffp.edu and will be held for processing until an offer of admission has been accepted.

Master of Science in Personal Financial Planning Alumni

To recognize the achievements of the College's alumni, students who graduate from the Master of Science in Personal Financial Planning program will be awarded credit in the Master of Science in Financial Analysis program as follows:

Degree earned from CFFP	Course(s)	Credits Awarded
Master of Science, Personal Financial Planning	FINA515	3

The Graduate School

Admission Requirements and the Application Process

Each applicant to The Graduate School at the College for Financial Planning is required to follow the three-step process for admission and meet the minimum requirements for either full acceptance or conditional acceptance into their selected program.

Applicants

Prospective students interested in pursuing a Master of Science (MS) degree must meet the following admission requirements:

1. **Submit an Application**

Complete and submit the online application. The application must include all required personal, academic, and professional background information.

2. **Official Transcripts**

Provide official transcripts from post-secondary institutions where a degree was earned. A bachelor's degree from an accredited institution is required for admission. Transcripts should demonstrate a minimum undergraduate GPA of 2.50 on a 4.00 scale.

3. **Application Fee**

Pay the non-refundable application fee.

International Applicants

If you earned your degree outside the United States, the following items are also required:

- **Degree Equivalency Evaluation**

- From a NACES-member agency. A general evaluation is sufficient unless requesting transfer credit (then a course-by-course evaluation is required).

More info: www.naces.org

- **Proof of English Language Proficiency** (if applicable)

- **TOEFL iBT®**: Minimum score: 85 (Code: 7126)
- **IELTS Academic**: Minimum score: 7.0

Admissions Timeline

- **Rolling Admissions**: Apply anytime.
- **Document Deadline**: All materials must be received within **3 months** of application.
- **Review Timeframe**: Decisions are typically issued **within 2 weeks** after your file is complete.

*If required materials are not received within **3 months**, the application will be canceled and must be resubmitted (except for transcripts).*

Admission Decisions

Applicants are admitted under Full or Conditional status.

Admission Status Criteria	
Admission Type	Requirements
Full Acceptance	Must meet one of the following:
	<ul style="list-style-type: none"><input type="checkbox"/> Bachelor's degree (any major) with GPA ≥ 3.00<input type="checkbox"/> Bachelor's in a quantitative field (e.g., finance, accounting, engineering) with GPA ≥ 2.50<input type="checkbox"/> U.S. graduate degree (master's or doctorate)<input type="checkbox"/> Equivalent international degree with NACES evaluation
Conditional Acceptance	Must meet one of the following:
	<ul style="list-style-type: none"><input type="checkbox"/> Bachelor's degree (any major) with GPA 2.00–2.99<input type="checkbox"/> Bachelor's in a quantitative field (e.g., finance, accounting, engineering) with GPA 2.00–2.49<input type="checkbox"/> Equivalent international degree with NACES evaluation

Guaranteed Admission for Alumni

Students who previously earned a Master of Science degree from the College for Financial Planning are guaranteed readmission into The Graduate School.

- Requirement to Graduate: Complete 24 new credits not used in the prior degree.

The Graduate School

Academic Policies, Procedures, and Standards

General Expectations

It is recommended that Master of Science students:

1. regularly reference the course syllabus and determine the due dates for assignments, required course materials, and other course-specific information.
2. have the current address and contact information on file
3. regularly check email; the College uses this form of communication to disseminate important information.
4. study between 15–20 hours per week for each course. The dedicated study time may vary depending on prior education and experience, a course's content, and study habits.

Applying for Admission

Students interested in applying for admission into a Master of Science program are encouraged to review the admission requirements for the desired program carefully. Specific program requirements can be found in the catalog, but guidance can also be found on the College website or by contacting the College's Enrollment Department at 800-237-9990, option #3.

Application Documents Access/Forward/Return Policy

No application, test scores, transcripts, letters of recommendation, or other documents submitted with the application packet will be returned to the applicant or forwarded to another institution/third party. The applicant file is not to be released to the applicant or other third parties.

Academic Terms

There are five terms offered each year, and each term is eight weeks in length. Each term starts on a Monday, and a preview period (if available) will begin a few days prior to the term start date. The College for Financial Planning reserves the right to make changes in materials and offerings as it deems necessary. When size and curriculum permit, classes may be combined to provide meaningful instruction and contribute to the level of interaction among students.

Add/Drop Policy

The Add/Drop period runs from Monday through Sunday during the first week of each term.

- Students may enroll in a course during this period.
- Students may cancel/drop a course during this period and receive a full tuition refund.
 - Students are strongly encouraged to seek academic advising prior to submitting a request to withdraw. Proper academic advising can provide students with a more well-rounded understanding of how dropping a course may affect academic progress.
 - A request to cancel/drop a course must be made in writing using the [Withdrawal Request Form](#) and submitted no later than Sunday, 11:59 pm Central Time of the first week of class.

For specific dates and deadlines, please refer to the Master of Science Academic Calendar.

Tuition

Payment of tuition, course materials (textbooks), and shipping and handling (if applicable) is due at the time of registration/enrollment, unless a deferment arrangement has been made. Failure to pay may result in registration being suspended or canceled. A current listing of tuition and fees can be found on the [College's website](#).

Course Registration

Registration will open approximately five weeks prior to the first day each term. Students should reference the *Academic Calendar* and College website to review registration dates and course offerings. Once prepared to register, the Enrollment Office will provide assistance.

Students are encouraged to review their degree progress audit (sent upon acceptance) and schedule an advising appointment with their Academic Advisor prior to registering for their next course.

Course Cancellations

The College reserves the right to cancel courses under certain circumstances. While every attempt will be made to offer courses according to the term schedule, courses may be canceled due to low enrollment, scheduling conflicts, and/or other extenuating circumstances. When a course is canceled, students will be notified at least five (5) calendar days prior to the first day of the scheduled term. If available, students will be offered alternative enrollment options. If no other options are available to suit the student's needs and/or to the student's satisfaction, a tuition refund will be issued.

Out-of-Program Course Registration Requests

Students who have been accepted into the Master of Science in Personal Financial Planning degree program are required to complete each core course listed on their degree progress audit (if not previously completed or approved for substitution).

Students may request to substitute a core course requirement with a CFP® education program course by contacting either their Academic Advisor or the Registrar's Office. Approval is not guaranteed and students should anticipate taking term-based courses once they have been accepted into the Master of Science program.

Credit Overload

You are expected to complete one course (3 credits) at a time. You may petition for approval to increase your course load in order to complete multiple courses concurrently. Petitions must be in writing and submitted to the Registrar's Office at registrar@cftp.edu. Course load petitions are reviewed on a case-by-case basis and factors such as demonstrated academic ability and cumulative grade point average may be considered.

Requests must be made using the *Credit Overload Request Form* (available from the Graduate Academic Advisor) and sent to the Registrar's Office via email (registrar@cftp.edu) for review. Upon receipt of the request, student eligibility will be determined based on the following criteria:

- Currently in Good Academic Standing
- Minimum 3.50 cumulative GPA in current program
- Minimum of 6 credits completed in program within the past year
 - excludes transfer/articulated/alternative credits
- No course withdrawals (W) or failures (F) within the last 6 months
- No dismissals within that last 6 months
- No unresolved/outstanding Incomplete (I) grades

Declining Transfer Credit

You may enroll in a course that was previously waived or approved for transfer credit with approval. The request must be made in writing, include justification for the retake of waived or transferred coursework, and be submitted to the Office of the Registrar at registrar@cftp.edu. If a student declines transfer credit, any prerequisites for the declined credit must still be met.

Leave of Absence

The College permits students with certain documented conditions the opportunity to request a leave of absence. A leave of absence is intended for conditions such as a medical condition for a Family Medical Leave Act (FMLA) circumstance, active military service, or other severe and unanticipated personal circumstance that will prevent you from successfully maintaining Continuous Enrollment in the program and will endure for more than 16 consecutive weeks but no longer than one year.

You must complete and submit the Leave of Absence Request Form prior to the end of the add/drop period of the term in which the leave is desired to the Registrar's Office at registrar@cftp.edu. You are responsible for resolving any grades of incomplete prior to an approved leave of absence and for any related tuition and fees during an approved leave of absence.

If you do not comply with the continuous enrollment policy and have not been granted a leave of absence, you may be dismissed from the program. If you do not resume your studies in the term immediately following the end of an approved leave of absence, you may be dismissed from the program.

Military Leave of Absence

If you are actively serving in the military and receive orders to relocate to an area not conducive to online asynchronous learning, you may request a military leave of absence. You must submit a copy of your orders along with the Leave of Absence Request form to the Extenuating Circumstances Committee at appeals.committee@cftp.edu or fax to 303-220-1810 prior to departing. You are still responsible for any related tuition and fees during an approved military leave of absence. If you do not resume your studies in the term immediately following the end of the military leave of absence, you will be dismissed from the program.

Maximum Time Frame for Degree Completion

Students are allowed five years from the date of acceptance to complete the program. Failure to complete degree requirements within the maximum time frame allowed will result in dismissal from the program.

Program Extensions

If you have verifiable extenuating circumstances, you may petition for a program extension (not to exceed one year) prior to dismissal. The appeal must be made in writing and include a plan for successful completion of remaining degree requirements. Program extension petitions must be submitted to the Office of the Registrar at registrar@cftp.edu.

College Library

The College Library provides Master of Science students with access to an array of databases providing a broad collection of electronic journals, scholarly articles, and full-text periodicals to complete research required by many classes. The Library can be accessed through the courses offered via the Canvas Learning Management System. Some courses have additional resources, such as open source websites particular to courses in the MSPFP and MSFA degree programs.. In addition to the research material and resources provided in each course students can also utilize the *Ask a Librarian* service for research assistance. The *Ask a Librarian* chat feature is available 24 hours, 7 days a week.

Grading System

Course instructors submit final grades within one week following the last day of the term, unless an incomplete grade (see Incomplete) is approved. All course activities used to calculate the final course grade are determined by the course instructor and defined in the course syllabus.

Students dismissed from a course receive a final grade of F. Students withdrawn from a course following the add/drop period and before the withdrawal deadline receive a final grade of W.

Letter Grade	Numeric Grade	Quality Points	Included in Credits Attempted	Included in Credits Earned
A	93%-100%	4.0	Y	Y
A-	90%-92.99%	3.7	Y	Y
B+	87%-89.99%	3.3	Y	Y
B	83%-86.99%	3.0	Y	Y
B-	80%-82.99%	2.7	Y	Y
C+	75%-79.99%	2.3	Y	Y

C	70%-74.99%	2.0	Y	Y
F	0%-69.99%	0.0	Y	N
I	Incomplete	-	N	N
W	Withdrawal	-	Y	N
T	Transfer	-	N	Y
CR	Articulated/Alternative Credit	-	N	Y

Incompletes

In situations of verifiable extenuating circumstances, an instructor may approve a temporary grade of incomplete and/or additional time to complete the course assignments. You may be eligible to request an Incomplete under these conditions:

1. You have completed a minimum of 50% of the total course assignments prior to the incomplete request.
2. There is a reasonable expectation that you will earn an overall passing course grade based on work submitted prior to the incomplete request.
3. You initiate an Incomplete Grade Request form, detailing the extenuating circumstance, in advance of the term end date with sufficient time to determine a mutually acceptable plan for completion with the instructor.

The plan for completion is detailed using the *Incomplete Grade Request* form, approved or denied by the instructor, and forwarded to the Registrar for consideration. All completed Incomplete Grade Request forms must be submitted to the Office of the Registrar no later than the term end date.

All missing or incomplete assignments are submitted according to the deadlines as specified on the Incomplete Grade Request form. No deadline may extend later than Sunday at midnight (CT) on the fourth week after the course end date. Missing or incomplete assignments following the agreed upon deadline or Sunday midnight (MT) of the fourth week after the course end date, whichever is earlier, may be assigned zero points and may result in a failing grade for the course. The instructor determines the final grade according to the grading policy defined in the course syllabus.

Satisfactory Academic Progress

To ensure appropriate progress in your program, you are required to meet and maintain the following minimum standards:

- Make progress toward the completion of your degree by:
 - enrolling in a minimum of one degree-applicable course within 2 terms from the date of program acceptance (*see Continuous Enrollment below for more information*), and
 - enrolling in a minimum of one degree-applicable course every three consecutive terms (*see Continuous Enrollment below for more information*)
- Maintain a cumulative program grade point average (GPA) of 3.00
- Successful completion of all attempted course(s) with a grade of C or higher

Continuous Enrollment

Students accepted into a Master of Science degree program must enroll and continue in a course beyond the add/drop period within six months of being accepted into the program. Failure to enroll and continue in a course beyond the add/drop period within three months of acceptance may result in dismissal from the program.

The Graduate Degree Program has been designed with a recommended course sequence to promote student success. You are required to complete a minimum of one course every three terms, in addition to a five year completion requirement. Failure to complete a minimum of one course every three terms may result in dismissal from the program.

Grade Point Average (GPA)

Cumulative grade point average is calculated by dividing total quality points earned by the total credits attempted. For retaken courses, only the highest grade earned is used in calculating your cumulative GPA.

Quality points are determined by multiplying the number of course credits by the quality point value associated with the final course grade (see grading system policy). Final grades of I, CR, T, and W are not included in GPA calculations.

Course Retakes

If you have withdrawn, been dismissed, or would like to raise a grade, you may reenroll in a course. If you receive a failing grade (F) for a required course you must reenroll in the course to receive a passing grade to satisfy degree requirements. When retaking a course, you will be enrolled under current course enrollment criteria, including payment of tuition and purchasing of study materials. Only the highest grade earned is used in calculating your cumulative GPA, but all course attempts will be recorded on transcripts.

Graduate Academic Standards

A review of student progress will take place following each term to ensure students are meeting all Satisfactory Academic Progress requirements. Any student not meeting all requirements of Satisfactory Academic Progress may be placed on Academic Warning, Academic Success Plan, or be dismissed from the program. Once minimum requirements of Satisfactory Academic Progress have been met, students may be removed from Academic Warning or Academic Success Plan.

Academic Status

Upon acceptance to and throughout enrollment students will be assigned one of the following academic statuses. Students are encouraged to maintain a status of *Good Standing* throughout enrollment, but do have resources available to assist them should another standing be assigned.

Academic Status	Definition
Academic Success Plan	The student has completed at least one (1) course in the graduate program and either (1) failed (F) the course, (2) has a program GPA below 3.00, or (3) both (1) and (2), and has not made progress since the last Academic Standards evaluation.
Academic Warning	The student has completed at least one (1) course in the graduate program and (1) failed (F) the course, or (2) has a program GPA below 3.00, or (3) both (1) and (2)
Accepted	The student has received full acceptance into a Master of Science degree program, but no academic credits have been earned from Master of Science courses yet.
Conditional Acceptance	The student has applied and been accepted into a Master of Science degree program by meeting the academic requirements outlined for <i>conditional acceptance</i> . Students in this status are eligible to be moved into Full Acceptance status after earning at least 6 credits in the program and a minimum cumulative GPA of 3.00.
Dismissed	The student was enrolled in the program but has since been dismissed. This status is reserved for College-initiated/involuntary changes.
Good Standing	The student has completed at least one (1) course in the graduate program and has a GPA of 3.00 or higher (excludes articulated (CR) and transferred (T) credit).
Graduate	The student has met all the requirements necessary to complete the program and has graduated from their selected program.
Non-Degree Seeking	The student has not been accepted into the Master of Science program, but is permitted to take a maximum of 6 credits (two Master of Science courses) prior to being admitted.
Pending Graduate	The student has earned at least 24 of the required 30 credits needed to graduate from their program.
Withdrawn	The student was enrolled in the program but has withdrawn. This status is reserved for student-initiated/voluntary requests.

Dismissal

You may be involuntarily dismissed from a course and/or program for justifiable reasons including, but not limited to:

- violation of the student conduct requirements,
- violation of the academic integrity standards,
- failure to enroll and continue in a course beyond the add/drop period within three (3) months of program acceptance,
- failure to meet minimum requirements of the Academic Standards policy,
- failure to maintain continuous enrollment,
- failure to return from an approved Leave of Absence, or
- exceeding the maximum allowable time frame for your program.

In instances of course dismissal, if the instructor and/or Academic Advisor cannot contact and/or advise you prior to a course dismissal, they will notify the Office of the Registrar to dismiss you from the course and a final grade of 'F' will be assigned.

Non-Degree Seeking Status

Students are permitted to take a maximum of two Master of Science courses (regardless of program) before being accepted into a graduate degree or certificate program. Non-degree seeking students may still be required to complete paperwork prior to enrollment.

Withdrawing from a Course/Program

Master of Science students may voluntarily withdraw from a course after the add/drop period through the end of week 6. Tuition refunds are not available after the add/drop period. A request to withdraw must be made in writing using the [Withdrawal Request Form](#) no later than Sunday, 11:59pm Central Time of the sixth week of class. A final grade of W will be assigned for the course. For deadlines, please refer to the Master of Science Academic Calendar.

Graduate Certificate in Personal Financial Planning

Students accepted into the Master of Science in Personal Financial Planning degree program who earn eighteen (18) credits by completing the following courses and meeting the academic eligibility requirements may petition to be awarded a Graduate Certificate in Personal Financial Planning.

Academic Eligibility Requirements

- Successful completion of PFPL510, PFPL520, PFPL530, PFPL540, PFPL550, and PFPL600
- Maximum of two courses (listed above) may be completed through transfer, articulated, and/or alternative education
- 3.00 minimum cumulative GPA

Petitioning for a Completion Evaluation

Students who believe they have met the requirements to be eligible for the Graduate Certificate in Personal Financial Planning may petition for a completion evaluation. Requests can be submitted by email (registrar@cftp.edu). Upon completion of the evaluation, the student will be notified and an 8 1/2" x 11" certificate will be issued within 60 days and to the address on file.

Graduation Requirements

Following the completion of all required coursework, the Office of the Registrar performs a graduate audit to confirm all graduation requirements have been satisfied:

- Required courses have been completed and 30 credits have been earned (minimum of 21 with the College)
- You are in good academic standing (see Academic Standards policy)
- You have a cumulative GPA of 3.00 or higher
- There are no outstanding disciplinary actions

You will be notified via email once the Office of the Registrar has confirmed all requirements have been met and the degree has been conferred. Also included in the written notification from the Office of the Registrar will be information related to your diploma. For more information about diplomas, please refer to the Certificates/Diplomas section of the catalog.

Continuing Education

The College offers a robust catalog of Continuing Education (CE) courses designed to support professionals across the financial planning, financial analysis, and accounting fields. Our offerings help practitioners stay informed, meet certification requirements, and deepen their professional knowledge.

Comprehensive and Current Topics

CE offerings span a wide range of subjects, including financial planning, investment analysis, accounting, taxation, retirement planning, estate planning, ethics, and current industry developments. Content is frequently updated to reflect evolving regulations and trends in the financial services sector.

Flexible Delivery Formats

Learners can choose from self-paced study options and live, instructor-led webinars to suit their schedules and learning preferences. Webinars offer opportunities for real-time interaction, while self-study formats allow for independent learning at any time.

Meets Designation and Regulatory Requirements

All CE offered by the College can be applied toward the renewal of its professional designations. Many courses may also qualify for CE credit with third-party credentialing organizations, including the CFP® Board and NASBA, where applicable.

Designed for Individuals and Organizations

Whether you're an individual seeking to maintain credentials or a firm looking to provide consistent, scalable professional development, the College's CE platform offers intuitive tools, expert instruction, and administrative support to ensure a high-quality learning experience.

Review of Offerings and Registration

A library of offerings can be found online. In addition, assistance with registration and fees is available by contacting Student Services at 800-237-9990, option #2.

College Policies

Non-Transferable Enrollment and Tuition

Enrollment and/or tuition charges associated with any registration with the College for Financial Planning are not eligible to be transferred from one student to another. Once registration occurs (regardless of whether or not the tuition was paid at the time of registration or pre-approved for deferral) any modifications to a student's enrollment at the College must be initiated by the enrolled student.

Student Identity Verification

Upon enrollment in any of the College's courses or programs, students receive a secure login and pass code to access College systems, including the learning management systems. The College does not charge students for services related to the verification of student identity.

Use of Generative Artificial Intelligence (AI)

By enrolling in any course or program, students agree to uphold the College's Student Code of Conduct and Academic Integrity Policy (available in the catalog and cffp.edu). This includes acting with honesty, completing work independently, and avoiding the unauthorized use of AI tools on assignments, exams, and applications. Printing or copying test material is strictly prohibited. Violations may result in disciplinary action, as outlined in the College's official policies.

Academic Integrity

Students (prospective, current, and former) at the College are expected to fulfill academic obligations through honest and independent effort. Disciplinary actions will be taken for the following offenses. An offense will be considered serious when one or more of the following violations occur:

1. Knowingly furnishing false or misleading information.
2. Falsification, alteration, or misuse of College forms or records.
3. Any joint effort in examinations, assignments, or other academic activity unless authorized by the instructor.
4. Willfully aiding another in any act of academic dishonesty.
5. Unauthorized distribution of copyrighted materials, including, but not limited to, textbooks, online course material, and quiz and exam questions
6. Unauthorized access to College systems.
7. Plagiarism in any form, including, but not limited to:
 - using the work of someone else and submitting it as your own;
 - using another's phrase, sentence, or paragraph without quotation marks and/or citation;
 - using another's ideas or structure without properly identifying the source;
 - intentionally providing incorrect citations and/or references; and/or
 - providing no original thought, even with the use of citations.
8. Unauthorized use of artificial intelligence (AI) technology (including bots) to aid in the completion of:
 - College documents;
 - scholarship applications;
 - admission applications; and
 - academic assignments including, but not limited to, written assignments/essays/research papers/etc., discussion board activities (whether graded or ungraded), quizzes, and final exams.

Academic Integrity Disciplinary Procedures

Faculty typically deal directly with students regarding the first instance of an alleged violation. If the situation is not resolved:

1. Alleged violations are forwarded in writing by the instructor to the Academic Integrity Committee by email (academicintegrity@cffp.edu). A fair and impartial review is conducted to determine if a violation occurred. The alleged violation may result in a warning, or it may be subject to further review/ investigation.
2. If further investigation is warranted, relevant evidence (e.g., pertinent documents and statements from those

involved) is collected. During this investigation you may be removed from class at the discretion of the Academic Integrity Committee.

3. If you are charged with a violation, you will be notified in writing of the specific charge(s) or warning and are allowed 10 days to respond to the Academic Integrity Committee. You may make a statement in your defense. If you do not respond to the written notice, the allegations will be recorded as fact.
4. If a violation is confirmed, disciplinary sanctions are based on the seriousness of the situation, up to and including: advising by a College staff or faculty member, assignment or course grade is entered as 'F', additional proctoring or alternate assignment requirements may be provided to you, and suspension or dismissal from the course, program, or the College.

Academic Records

The College for Financial Planning is committed to protecting the privacy of each student's academic records. Because of this, only the student of record may initiate changes to their academic records. Changes include, but are not limited to, legal name changes, enrollment in courses and programs, withdrawals, extenuating circumstance petitions, and requests for official academic records.

Academic Record Holds

An Academic Record Hold may be placed on a student's record to restrict enrolling in classes, obtaining a certificate or diploma, and/or receiving approval to use a College for Financial Planning professional designation.

Common reasons for holds may include (this list is not all-inclusive): Nonpayment of tuition and/or fees; Disciplinary action taken by the Office of the Dean, Ethical Conduct Committee, or other authoritative department/individual within the College.

Definition of a Credit Hour

A credit hour is an amount of work represented in intended learning outcomes and verified by evidence of student achievement that is an institutionally established equivalency that reasonably approximates not less than:

1. one hour of classroom or direct faculty instruction and a minimum of two hours of out-of-class student work each week for approximately fifteen weeks for one semester or trimester hour of credit, or ten to twelve weeks for one quarter hour of credit, or the equivalent amount of work over a different amount of time; or
2. at least an equivalent amount of work as required in paragraph (1) of this definition for other activities as established by an institution, including laboratory work, internships, practica, studio work, and other academic work leading to the award of credit hours.
3. CFFP credit earned is based on semester credits. Courses carry three semester credits. It is expected that a student taking a 3-credit course will need to spend approximately 135-144 hours on learning experiences such as reading and study; research; faculty-student interaction; demonstration of defined learning outcomes through assignments, papers and projects; examinations; and assessment of performance.

Qualified Faculty

The selection and retention of qualified individuals to join College for Financial Planning faculty is crucial to the success of the College. In addition to academic qualifications, faculty are expected to have a personal commitment to their field of study. More information about the College's faculty can be found on [the website](#).

Student Resources

Prospective Students

We are delighted you are considering the College for Financial Planning as a partner in your journey to advance your education. As a prospective student, you are encouraged to review this catalog prior to registering for any course/program and/or signing an enrollment agreement with the College. For any questions regarding the content of this catalog, please contact registrar@cffp.edu.

Student Responsibility Upon Enrollment

Upon registration in any program, course, review, offering, webinar, etc., the enrolled individual- “student”- becomes responsible for the following:

1. Communicating with the College regarding the status of their registration
2. Ensuring all contact information in their academic record is accurate
3. Reviewing the College Catalog, course requirements, course syllabus (if applicable), and announcements
4. Payment of tuition and fees (including approved deferments)
5. Understanding and abiding by all College policies

Academic Advising

Following acceptance into a Master of Science program or as a scholarship recipient, you will begin regular contact with an assigned Academic Advisor to discuss goals, time frames, and planned progression toward graduation. Your Academic Advisor can assist in course selection prior to registration, understanding your program requirements and academic records, and help guide you through the College’s and Program’s policies. Email: advising@cffp.edu

Accessibility & Accommodation Requests (ADA)

The College for Financial Planning® is committed to providing equal access to its programs and services in compliance with the Americans with Disabilities Act (ADA). Students who need accommodations due to a documented disability can submit a request through the Kaplan Accessibility Team. To learn more and access the request form, visit: cffp.edu/accessibility-and-accommodations.

The College does not arrange accommodations with external administrators on your behalf. Students must separately request accommodations with the test maker.

Certificates and Diplomas

Physical certificates and diplomas are awarded in recognition of a student’s academic achievement.

Printed Names

The name printed on the certificate and/or diploma will reflect what is in the student’s academic records at the time. Unless otherwise requested prior to the 1st of the month, all mailings are sent to the primary address on file.

Sizing

Professional certification (“designation”) programs, CFP® Certification Professional Education program, and graduate certificates are 8 ½” x 11” in size. Master of Science diplomas are 11” x 14” in size.

Shipping Information

Certificates are mailed via the United States Postal Service (USPS) to the mailing address on file the month after the conferment and/or order takes place. Students are encouraged to review their name and mailing address for accuracy immediately upon course completion. Mailing address updates are accepted at any time, but updates made after the certificate has been mailed will not result in another certificate being mailed unless purchased by the student.

Damaged, Inaccurate, and/or Unreceived Certificates

If you do not receive your certificate and it has been at least 30 days since the shipping notification email, the certificate was damaged en route, or printed incorrectly due to College error, you may notify the Office of the Registrar to request one complimentary replacement.

Relevant errors meriting a corrected document may include invalid dates, misspelled text, incorrect program, or a misspelled name (i.e., misspelled according to the official name on record with the College). Name changes and/or changes to a mailing address processed after the original certificate was ordered do not qualify for a complimentary replacement.

Deadlines

Damaged, inaccurate, or unreceived documents must be reported to the Registrar's Office within one year from the date of graduation to be eligible for a complimentary replacement. Requests received more than one year from the date of graduation will require the student to purchase a replacement.

Requesting a Replacement

To request a corrected or replacement document, students must notify the Registrar's Office in writing via email at registrar@cftp.edu. Emails must include the following information:

- Student name
- Student ID Number
- Program
- Date of graduation
- Current mailing address (cannot be a PO Box)

Replacement Certificates (fee required)

Students who would like to order a replacement or additional certificate may do so at any time for a fee. Replacement certificates are mailed via the United States Postal Service (USPS) to the mailing address on file the month after the order takes place.

If ordering a replacement after a legal name change, please be sure the Registrar's Office has already processed the Name Change Request prior to ensure the new certificate is accurate.

Contact Information

Students, alumni, and designees are required to keep all contact information (legal name, mailing address, phone number, and email address) on file with the College up to date. The College is not responsible for communications (including designation renewal notices), textbooks, and/or certificates not received due to inaccurate contact information. For questions and/or inquiries, please contact the Student Services Department at 800-237-9990, option #2.

Enrollment

The Enrollment department is available to assist students interested in registering for courses in any of the College's available programs. Students can also make textbook purchases, tuition payments, and discuss program delivery offering options via the department.

Contact Us

Phone: (800) 237-9990, option #3

Email: enroll@cftp.edu

Fax: (303) 220-1810

Financial Aid

The College does not currently participate in any federal or state financial aid programs. However, students are encouraged to review institutional scholarships offered by the College should assistance with funding their education be necessary.

1098-T, Tuition Statement Form

The College for Financial Planning is not required to and does not issue 1098-T, as it does not currently participate in Title IV funding. We do encourage students to use their receipts or credit card/bank statements for verification purposes and to work

with a tax professional for assistance.

529 Funds

Students should check with their 529 plan to determine coverage.

Tax Identification Numbers

Kaplan Tax ID: 222573250

CFFP Tax ID: 860089098

Financial Calculators

The College recommends students use either the HP 10bII+ or the TI BA II+ financial calculators. The Master of Science in Financial Analysis program recommends that students use only the TI BA II+.

Throughout our programs, we provide keystrokes and other support for both calculators. In our classes, we only have time to demonstrate the HP10bII+, but we provide a Workbook and videos for the TI BA II+ so students can still practice. However, there are [other calculators that are approved](#) for use during the College's examinations. Students choosing to use a calculator other than those recommended will need to refer to their calculator manual or alternative online tutorials for assistance.

Name Change Requests

To update your name on College records, submit a **Name Change Request Form** along with legal documentation (e.g., government-issued ID, marriage certificate, court order). Visit cffp.edu/registrar for full instructions and forms. *Updated documents such as transcripts or diplomas must be ordered separately.*

State Licensure

The programs offered by The College for Financial Planning prepare graduates for occupations that do not require state licensure.

Although the CFP Education program, which is offered by The College for Financial Planning does satisfy an educational requirement for a national certification, occupations do not require individuals to have a CFP certification to practice in any state.

Student Services

Student Services is available to help with questions about testing, withdrawals, textbooks, transcripts, name or address changes, and more.

Contact Us

Phone: (800) 237-9990, option #2

Email: cffpsc@cffp.edu

Fax: (303) 220-1810

Transcripts/Transcript Requests

Academic transcripts are maintained by the Registrar's Office and reflect academic coursework completed at the College for Financial Planning. Transcripts do not reflect Continuing Education (CE) courses or CFP Exam Prep Review (EPR) courses.

Students can request a copy of their academic transcript by submitting a completed and signed [Transcript Request Form](#). The fee for transcripts is per copy, whether issued to the recipient electronically or physically.

Tuition

Payment of tuition, course materials (textbooks), and shipping and handling (if applicable) is due at the time of registration/enrollment, unless a deferment (or other alternate arrangement) has been made. Failure to pay may result in registration being suspended or canceled. A current listing of tuition and fees can be found on the [College's website](#).

Payment Method

Students should verify their payment method and financial information before each tuition payment. Payment methods cannot be modified more than 30 days after a payment has been made. Tuition refunds (when processed) will be

returned to the original payment method unless otherwise approved.

Deferred Payments

If a deferred payment is active and the student initiates a course and/or program withdrawal, the payment method on file will immediately be charged for the tuition balance. Failure to pay the cost of tuition/materials/etc. and/or comply with the terms of an approved deferment may result in (1) your account being reported to collections, (2) denial of future deferment requests, and (3) a hold being placed on your account that must be resolved prior to future enrollment(s).

Articulation/Transfer Agreement(s)

The College does not currently have any articulation or transfer agreement with any other college or university. Should students be interested in having their prior coursework evaluated for potential transfer credit, please review the policy section for your program of interest or contact the Registrar's Office (registrar@cftp.edu) for assistance.

Transferability of Credits and/or Credentials

The transferability of credits you earn at the College for Financial Planning is at the complete discretion of an institution to which you may seek to transfer. Acceptance of the degree, certificate, or designation you earn at the College for Financial Planning is also at the complete discretion of the institution to which you may seek to transfer. If the degree, certificate, or designation that you earn at the College is not accepted at the institution to which you seek to transfer, you may be required to repeat some or all of your coursework at that institution. For this reason, you should make certain that your attendance at the College will meet your educational goals. This may include contacting an institution to which you may seek to transfer after attending the College for Financial Planning to determine if your degree, certificate, or designation will transfer.

Stackable Education Reference Chart

The College offers flexible, stackable education pathways that allow students to build credentials over time. Whether starting with a professional designation or a certificate, students can apply earned credits toward advanced programs, including master's degrees. This approach supports career progression, accommodates busy schedules, and enables lifelong learning in financial planning, financial analysis, and related fields.

Stackable Education Reference Chart					
Coursework	CFP Professional Education Program			Master of Science	
	FP511	FP513	FP515	Personal Financial Planning	Financial Analysis
AAMS®	CORE				
ABFP®				ELECTIVE - PFPL587	
APMA®		CORE		ELECTIVE - PFPL 585	CORE - FINA515
AWMA® or SE-AWMA®		CORE		ELECTIVE - PFPL 584	CORE - FINA515
CRPC®			CORE	ELECTIVE - PFPL 582	
CRPS®				ELECTIVE - PFPL 583	
CSRIC®				ELECTIVE - PFPL 586	
FPQP®	CORE				
WMS®	CORE				
FP511 + FP512				CORE - PFPL510	
FP513				CORE - PFPL520	CORE - FINA515
FP514				CORE - PFPL530	
FP515				CORE - PFPL540	
FP516				CORE - PFPL550	

Students utilizing approved course substitutions toward the CFP Education Program's graduation requirements must complete all courses within the program before the substitution will be applied to their academic records.

Student Grievances

To resolve problems that a student may encounter, the College for Financial Planning has established a variety of options. Specific processes such as for extenuating circumstances or grade appeals are listed below.

Occasionally, a student will encounter a problem that they do not know how to resolve. When this happens, students should always try to work out the problem by first discussing it with those most involved with the issue. Dealing with concerns in the most direct and honest fashion should always be the first step toward resolution. Most problems are resolved by contacting a faculty or staff member and calmly and honestly communicating their frustrations or concerns. If a problem still exists, the resources and formal processes listed below are available.

Students who find they are particularly pleased with how something has been handled for them, how they were assisted by a particular staff member, or the positive experience they had in a specific class or with the College in general can utilize the same avenues listed below to provide a written compliment or to share their appreciation.

Eligibility

Any prospective, current, or former student may file a grievance with the College. A grievance may arise from any official faculty or staff action or decision deemed to be unjust or discriminatory by the student. Grievances should be based upon violation of an institutional policy or written standard that protects every student. The goal of this process is to ensure fair and equitable treatment of all students, to hold administrators, faculty and staff accountable for compliance with institutional policies and procedures. Resolution of student complaints, regardless of the outcome, also can improve a student's progress toward completion of a course or program and ultimately success at the institution.

Definition of Grievable Actions

1. Is in violation of written campus policies or procedures, or
2. Constitutes misapplication of College policies, regulations, rules, or procedures. *Grievances may not be used to challenge policies or procedures of general applicability.*

Initiating a Grievance

1. The student(s) initiating a grievance must be the student(s) who alleged they were unfairly treated or discriminated against; a grievance cannot be filed on behalf of another individual.
2. Students may file a formal grievance online via the Student Grievance Form on the [College's website](#).

Time Limitations

A grievance must be filed with the Registrar's Office no later than 90 days after the occurrence of the action on which it is based.

Extenuating Circumstances Petition

Under most circumstances, you will be able to progress through a course or program by adhering to the procedures or soliciting assistance. The College for Financial Planning is committed to the equitable enforcement of its policies and makes reasonable efforts to resolve student concerns. However, in the event you believe your situation warrants a potential exception to College policy, please follow the guidance of the Extenuating Circumstances Policy to have your case reviewed by either Academic Affairs or the College Extenuating Circumstances Committee.

An appeal is a formal request for a change in a decision made related to a College policy. In the event a student has a concern or request that cannot be satisfied through adherence to the College's policies, the student must initiate a formal appeal in writing by completing an [Extenuating Circumstances Petition](#) and providing supporting documentation.

Minimum Requirements

The student requesting a non-academic appeal must:

- Complete an [Extenuating Circumstances Petition](#) in full
- Include supporting documentation that:
 - Clearly shows the extenuating circumstances experienced
 - Falls within the timeframe of the specific enrollment being referenced in the petition
 - If unable to submit via the online form, submissions may be made via fax (303-220-1810) or email appeals.committee@cftp.edu.

Petitions submitted without documentation showing the extenuating circumstances the student experienced will be considered incomplete. Incomplete requests will be held for seven (7) calendar days pending receipt of supporting documentation. After seven days the request will be rejected due to insufficient information and the student will need to begin the process again, including the submission of a new petition (previously submitted petitions will not be accepted or utilized for the second request).

Time Limitations

Extenuating Circumstance Petitions must be submitted in writing within one calendar year (365 days) from the last date of enrollment (date of access) for the course, program, or review in reference. Example: Student's last date of access for CRPC is 12/16/2025, so the last date to submit an appeal is 12/15/2026.

Academic Expectations

Upon receipt of an Extenuating Circumstances Petition, the Committee will review and consider the academic progress of the course/program listed in the petition. In certain circumstances, when records indicate that little to no progress had been made prior to the event(s) presented, the petition may be denied.

Definitions

The following conditions are examples of appropriate exceptions to College policy when documentation is provided:

- Unforeseen medical incapacitation or physical or mental illness that took place during an active enrollment in a course and/or program
- Death of an immediate family member (e.g. parent, sibling, child, spouse, domestic partner), or someone for whom you are the documented primary caretaker, which took place during an active enrollment in a course and/or program
- Other severe and unforeseen circumstances that took place during active enrollment in a course and/or program that directly impacted the student's ability to satisfy course requirements in a timely manner

Cancellation and withdrawal refund dates are widely publicized. Therefore, petitions based on lack of awareness of dates will not be reviewed. In addition, requests will not be considered if:

- Your circumstances did not take place during an active enrollment in a course and/or program

- You received a final grade or an Incomplete for the course
- Your circumstance began prior to enrollment
- You did not have internet access or your computer broke
- Your professional responsibilities increased or changed
- Documentation is not provided

Final Committee Decision(s)/Outcome of the Petition

The decision of the Committee is final and cannot be appealed. Approvals are based, in part, on the short term, well-documented event(s) presented within a petition. Should students be unable to complete their course(s) after an approved petition, the Committee will not consider any additional petitions based on the same circumstance(s) presented in the initial petition (regardless of course).

Grade Appeals

Grade appeals must focus on **errors in process**, not personal disagreements about performance or grading opinions. The process for appealing a grade includes:

1. Start with Your Instructor

If you believe there's been a mistake, unfair grading, or a policy wasn't followed, contact your instructor **within 30 days** of the grade being posted. Review the grading rubric and late policy first and be specific about your concerns.

2. Next Step: Department Chair

If you can't resolve the issue with your instructor, you may submit a **written appeal** to the department chair. Include your reasons, what you're requesting, and any supporting documents.

3. Still Not Resolved? Contact the Dean

If needed, send the same written appeal (including everything already submitted) to the dean.

4. Final Review: Provost

If the issue remains unresolved, the Provost (or their designee) will review the case and make a final decision—typically within **2 weeks**. The decision will be shared with you in writing and is **final**.

Discrimination, Harassment or Retaliation

Concerns or complaints pertaining to discrimination, harassment, or retaliation should be directed to the Office of the Registrar. Students who are not satisfied with their resolution may also file a complaint with the [Colorado Department of Higher Education](#), regardless of the state where the program was offered. Additionally, students can also file complaints with their state agency.

Office of the Registrar 9000 E. Nichols Ave. Suite 200 Centennial, Colorado 80112 / Registrar@cffp.edu

Complaints to External Agencies

External agencies are also available to students who have exhausted all other opportunities for resolution.

Bureau for Private Postsecondary Education

Any questions a student may have regarding this catalog that have not been satisfactorily answered by the institution may be directed to the Bureau for Private Postsecondary Education at 1747 N. Market Blvd. Ste 225 Sacramento, CA 95834 or P.O. Box 980818, West Sacramento, CA. Web site Address: www.bppe.ca.gov Telephone and Fax #'s: (888) 370-7589 or by fax (916) 263-1897 (916) 574-8900 or by fax (916) 263-1897.

A student or any member of the public may file a complaint about this institution with the Bureau for Private Postsecondary Education by calling (888) 370-7589 or by completing a complaint form, which can be obtained on the bureau's internet web site www.bppe.ca.gov.

Colorado Department of Higher Education

The Colorado Department of Higher Education regulates Colorado institutions of higher education. Their complaint policy may be found here: <https://higher.ed.colorado.gov/Academics/Complaints/FileComplaint.aspx>. *The College for Financial Planning provides instruction to students throughout the world. Students may direct concerns or complaints to regulatory agencies in their state.*

Higher Learning Commission

The Higher Learning Commission wants to hear your concerns about colleges and universities that we accredit. Complaints submitted by students, faculty, staff members of the public, or other stakeholders can help HLC identify issues an institution may have in meeting HLC requirements.

SARA Student Complaints

Every student deserves a positive educational experience. Sometimes a student's experience may not be what they anticipate, and the student may have a concern or a complaint. Students can file complaints to external agencies regarding their online learning experience. For more information: <https://nc-sara.org/sara-student-complaints-o>

Scholarships

General guidance about each scholarship offering is discussed below. For specific information, including requirements and deadlines, please refer to the College's website.

Champions of Volunteer Income Tax Assistance (CoVITA) Scholarships

This scholarship program supports students, school teachers, and university faculty in Puerto Rico who volunteer with the Volunteer Income Tax Assistance (VITA) program. Our scholarships provide access to leading financial education programs, empowering participants to make a lasting impact in their communities by helping underserved individuals and families navigate their financial futures.

The CoVITA scholarships cover the full tuition for the following designation programs: (1) Financial Paraplanner Qualified ProfessionalSM (FPQP[®]) (*Choice of curriculum in Spanish or English*), or (2) Qualified Personal Finance EducatorsSM (QPFESM) (*Available to teachers only.*). These programs are designed to give VITA volunteers valuable knowledge in financial planning and personal finance to help them enhance their contributions to the community while gaining credentials for their personal and professional development.

Financial Advisor Futures Scholarship

The Financial Advisor Futures Scholarship supports aspiring financial professionals who demonstrate strong potential for success in the field. Designed to help reduce barriers to entry, this scholarship provides financial assistance toward tuition for eligible programs, empowering future advisors to pursue advanced education and contribute meaningfully to the financial planning profession.

Up to 60 full scholarships are awarded annually to qualified candidates. Each award covers the full cost of the CFP[®] Certification Education Program (9–21 months) and a three-month Exam Prep Review, available in Onsite, Live Online, or OnDemand formats.

Scholarships are awarded twice a year (January and May) with enrollment beginning in March and July. The program prepares recipients to sit for the CFP[®] exam approximately two years after their scholarship start date.

Freedom Scholarships

The College for Financial Planning[®]—a Kaplan Company awards Freedom Scholarships annually to active, reserve, or retired military personnel and show promise of being future industry leaders.

Our Freedom Scholarships cover tuition for enrollment in the College's CFP[®] certification education, professional designation, or Master of Science degree program. The application deadline for these scholarships is Memorial Day of each year and selections are announced on or before June 30.

Note: Additional printed materials, extension, and reinstatement fees are not included in the scholarship award.

Merit Scholarships

The College for Financial Planning®—a Kaplan Company awards merit scholarships annually to individuals who show significant potential or have already achieved outstanding success in finance, financial planning, and/or financial analysis and show promise of being future industry leaders. Our merit scholarships are in honor of achievements of individuals in the financial planning industry and offered for the education programs below.

Merit scholarships cover tuition for enrollment in professional designation, the College's CFP® certification education, or Master of Science degree programs. The application deadline for all merit scholarships is June 30 of each year and selections are announced on or before July 31.

Note: Additional printed materials, extension, and reinstatement fees are not included in the scholarship award.

For certain merit scholarships, recipients must also agree to enroll in and complete their education program as follows:

- **Ginger E. Current Professional Certification Program Merit Scholarship**
 - Enroll within 90 days of being awarded the merit scholarship in a professional certification (“designation”) program, and
 - Complete the program within 120 days after receiving online access
- **David M. King CFP® Certification Merit Scholarship**
 - Enroll within 90 days of being awarded the merit scholarship in either the College’s structured pace or self-paced education program, and
 - Complete the education program within two years
- **Loren Dunton Master of Science Degree Program Merit Scholarship**
 - Apply for a Master of Science program within 90 days of being awarded the merit scholarship, and
 - Complete the program within five years



Military & Family Education Opportunities

At the College for Financial Planning, we are honored to support military service members, veterans, spouses, and Department of Defense (DoD) civilians in achieving their education and career goals in the financial services industry.

Whether you're interested in earning a professional designation, completing CFP® certification education, or pursuing a graduate degree, we offer flexible, career-driven programs tailored to meet your needs—no matter where military life takes you.

We're With You Every Step of the Way

- Reduced tuition
- Freedom Scholarships available
- Approved for MyCAA (tuition assistance for eligible military spouses)
- Participates in DoD Tuition Assistance (TA) Programs

Eligible scholarship and funding options may be applied to our full range of programs, including:

- CFP® Certification Education
- Professional Designation Programs
- Master of Science Degrees in Personal Financial Planning or Financial Analysis

More Than a Program

The College is dedicated to supporting military-connected students and committed to meeting their unique needs throughout their educational journey. As a military-connected student, you'll receive dedicated support from staff who understand your unique journey. You'll also gain access to valuable career resources, student services, and a strong professional network through our national alumni community.

Prospective students are encouraged to contact the college directly for information on applicable programs.

Enrollment

Enroll@cftp.edu

800-237-9990, option# 3

Department Assistance Guide

Administrative Policies.....	Student Services
Academic Advising	
Scholarship Recipients.....	Academic Advising
Master of Science students (current).....	Academic Advising
Military and military-affiliated students.....	Academic Advising
Alumni Association.....	alumni@cffp.edu
Certificates and Diplomas.....	Student Services
Course Assignments/Requirements.....	Contact your course faculty/instructor
Enrollment	
into a course and/or program.....	Enrollment Office
into a Continuing Education (CE) offering.....	Student Services
Extenuating Circumstances.....	Student Services
Designations	
General Inquiries.....	Alumni Operations
Audits.....	Alumni Operations
Renewals.....	Alumni Operations
Verifications.....	Alumni Operations
Grade Reports/Enrollment Verifications.....	Registrar
Graduation Requirements.....	Registrar
Master of Science Admissions.....	Registrar
Name Change Requests.....	Registrar
Scholarships.....	scholarships@cffp.edu
Student Portal/Classroom Login Assistance.....	Student Services
Testing Requirements/Course Deadlines.....	Student Services
Textbooks/materials.....	Enrollment or Student Services
Transcript Requests.....	Registrar
Tuition	
Deferrals.....	Enrollment
Payments.....	Enrollment
Refunds.....	Enrollment
Withdrawals (course/program).....	Student Services

Enrollment: 800-237-9990, option #3 or enroll@cffp.edu

Student Services: 800-237-9990, option #2 or

cffpssc@cffp.edu

Registrar: registrar@cffp.edu

Academic Advising: advising@cffp.edu

Alumni Operations: renewals@cffp.edu

Contacting Your Instructor

Certification courses: InstructorLink (online classroom)

Professional Certification courses: InstructorLink (online classroom)

QPFE: Canvas (course syllabus)

CFP education courses: InstructorLink (online classroom)

Master of Science courses: Canvas (course syllabus)

Disclosures

Bureau for Private Postsecondary Education (BPPE)

The College for Financial Planning is registered with the Bureau for Private Postsecondary Education (BPPE) to offer online courses in the state of California. The state of California established the Student Tuition Recovery Fund (STRF) for those who are eligible.

“The State of California established the Student Tuition Recovery Fund (STRF) to relieve or mitigate economic loss suffered by a student in an educational program at a qualifying institution, who is or was a California resident while enrolled, or was enrolled in a residency program, if the student enrolled in the institution, prepaid tuition, and suffered an economic loss. Unless relieved of the obligation to do so, you must pay the state-imposed assessment for the STRF, or it must be paid on your behalf, if you are a student in an educational program, who is a California resident, or are enrolled in a residency program, and prepay all or part of your tuition.

You are not eligible for protection from the STRF and you are not required to pay the STRF assessment, if you are not a California resident, or are not enrolled in a residency program.

It is important that you keep copies of your enrollment agreement, financial aid documents, receipts, or any other information that documents the amount paid to the school. Questions regarding the STRF may be directed to the Bureau for Private Postsecondary Education, 1747 North Market Blvd., Suite 225, Sacramento, CA 95834, (916) 574-8900 or (888) 370-7589.

To be eligible for STRF, you must be a California resident or are enrolled in a residency program, prepaid tuition, paid or deemed to have paid the STRF assessment, and suffered an economic loss as a result of any of the following:

1. The institution, a location of the institution, or an educational program offered by the institution was closed or discontinued, and you did not choose to participate in a teach-out plan approved by the Bureau or did not complete a chosen teach-out plan approved by the Bureau.
2. You were enrolled at an institution or a location of the institution within the 120 day period before the closure of the institution or location of the institution, or were enrolled in an educational program within the 120 day period before the program was discontinued.
3. You were enrolled at an institution or a location of the institution more than 120 days before the closure of the institution or location of the institution, in an educational program offered by the institution as to which the Bureau determined there was a significant decline in the quality or value of the program more than 120 days before closure.
4. The institution has been ordered to pay a refund by the Bureau but has failed to do so.
5. The institution has failed to pay or reimburse loan proceeds under a federal student loan program as required by law or has failed to pay or reimburse proceeds received by the institution in excess of tuition and other costs.
6. You have been awarded restitution, a refund, or other monetary award by an arbitrator or court, based on a violation of this chapter by an institution or representative of an institution, but have been unable to collect the award from the institution.
7. You sought legal counsel that resulted in the cancellation of one or more of your student loans and have an invoice for services rendered and evidence of the cancellation of the student loan or loans.
8. To qualify for STRF reimbursement, the application must be received within four (4) years from the date of the action or event that made the student eligible for recovery from STRF.

A student whose loan is revived by a loan holder or debt collector after a period of non collection may, at any time, file a written application for recovery from STRF for the debt that would have otherwise been eligible for recovery. If it has been more than four (4) years since the action or event that made the student eligible, the student must have filed a written application for recovery within the original four (4) year period, unless the period has been extended by another act of law.

However, no claim can be paid to any student without a social security number or a taxpayer identification number.”

Catastrophic Events

The College for Financial Planning maintains policies and procedures related to catastrophic events affecting the operation of the College to minimize disruptions to students' educational activities.

Professional Designation Resources, Policies, and Procedures

Initial Designation Requirements

In addition to the requirements outlined below, all students enrolled in one of the College's education programs are bound by the College's Policies and Procedures outlined on the College's website and/or within the College Catalog.

The process for obtaining a designation requires three steps be completed:

1. Education

Successful completion of the requisite course of study with the College is required. The program content includes both theoretical and practical application of the material.

- Each professional designation course is designed for 120-180 hours of self-study, unless otherwise noted
- The FPQP® and WMSSM courses are designed for 80 hours of self-study
- MPAS® is a 30 credit-hour graduate degree program

2. Examination

Designed to test the student's ability to synthesize complex concepts and apply theoretical concepts to real-life situations, individuals must pass an online, timed, end-of-course examination covering the cumulative content for each designation.

Note: The MPAS® designation is exclusively available to graduates of the Master of Science in Personal Financial Planning program. The degree program requires students to earn a minimum of 30 credits to graduate and complete courses that require a combination of assignments, projects, research, and papers.

3. Designation Application

After the successful completion of an eligible course, individuals may apply for authorization to use the professional designation. This application requires the student to

- acknowledge adherence to the Standards of Professional Conduct*, and
- to disclose any investigations or legal proceedings relating to professional or business conduct*, and
- acknowledge adherence to the Terms and Conditions governing the use of the College's Marks*.

The College for Financial Planning reserves the right to verify the accuracy of the executed statements and may conduct random audits to ensure compliance with disclosure requirements.

**Please refer to the "Code of Ethics" section of the Catalog for more information.*

Deadline to Apply

Students must complete the Designation Application within six months of completing the program. Failure to complete and submit the Designation Application within this time frame will result in termination of the individual's candidacy. If an individual wishes to apply for authorization to use the Marks in the future, they will be required to reenroll in the program and meet all other initial designation requirements in place at the time of the request.

For the MPAS® designation, students who wish to apply for authorization after their candidacy has been terminated must complete 40 hours of content-specific continuing education within a 12-month period in lieu of reenrolling in the program, pay a reinstatement fee, and meet all other initial designation requirements in place at the time of the request.

Authorization to Use the Designation

Students who successfully fulfill the designation requirements receive a certificate and authorization to use the designation on correspondence and business cards [in accordance with specified guidelines](#), which are available on our website: www.cffp.edu.

Authorization to use one of the College's professional designations is granted for an initial period of two years. Continued use of the designation requires the designee to renew prior to the end of the authorization period. Subsequent authorization periods are two years in length.

Professional Designations Toolkit and Marks Usage Guidelines

The College has developed the [Professional Designations Toolkit](#) to support our professional certification holders in creating communications and awareness about the credential(s) you have earned and what that means to the clients you serve.

In addition, the professional designations [marks usage guidelines](#) provides information for how the College's certification marks may be used by those individuals who have successfully completed the requirements of a designation program(s), are currently complying with the Standards of Professional Conduct and ongoing renewal requirements.

Renewal Requirements

Following initial conferment of one of the College's professional designations, authorization for continued use of the credential must be renewed every two years at the end of the authorization period. Subsequent authorization periods are two years in length.

Each designee applying for renewal is required to:

1. Submit a renewal application

An online renewal application (available via home.kaplanlearn.com) must be completed prior to the expiration of a designee's authorization period in order to renew a designation. This form requires the designee to acknowledge adherence to the Standards of Professional Conduct and to disclose any investigations or legal proceedings relating to their professional or business conduct. Additionally, designees must acknowledge adherence to the College's Terms and Conditions governing the use of the College's Marks. The College reserves the right to verify the accuracy of the executed statements and may conduct random audits to ensure compliance with disclosure requirements.

2. Pay a renewal fee

As part of the renewal requirements, designees pay a nonrefundable renewal fee for each designation being renewed. A nonrefundable late fee is incurred per designation if all renewal requirements are not completed, received, and accepted by the College by the renewal due date.

3. Report continuing education (CE)

A CE requirement is effective immediately upon initial conferment of the designation. As part of the online renewal process, designees execute an electronic attestation statement confirming appropriate CE credits have been earned during their two-year authorization period. A wide variety of program types are accepted for CE. Specific criteria can be found under *Continuing Education Standards*.

Method of Contact

The College for Financial Planning uses email as its primary communication method. It is the responsibility of the designee to provide accurate contact information to the College for Financial Planning and to notify the College promptly when there is a change in this information.

Notification Timeline

Prior to the expiration of a designee's authorization period, an email notice may be sent to the designee's email address on file at the time. Individuals who do not complete and submit all renewal requirements to the College for Financial Planning by the renewal due date are assessed a nonrefundable late fee per designation.

Deadline for Renewal

Designations may be renewed up to 120 days prior to the renewal due date. Designations not renewed on or before the renewal date will go into an "expired" status. Designations in expired status are not authorized to be used by the designee.

Designees are given a two-year grace period from the renewal date to renew their designation (late fees may apply). In the event the designation is not renewed within the grace period the designation will permanently expire. Designations that have permanently expired will require the student to reenroll in the program and satisfy all current requirements for candidacy to use the designation.

Late Renewal and Expiration

Individuals who miss their renewal deadline may still renew late and have their status retroactively restored within the two-year renewal window.

Those who fail to comply within **60 days** of their renewal date will receive a **Cease and Desist** notice. At that point, they must immediately stop using the designation and its Marks. Continued use is unauthorized and violates the Terms and Conditions. The College monitors trademark usage and may take legal action to enforce compliance.

Reinstatement after Expiration

Failure to complete a late renewal within two years of the renewal date will require the individual to pursue reinstatement. The reinstatement period begins immediately after the late renewal period and extends from two (2) to six (6) years following the renewal date.

Individuals who do not petition for reinstatement and within the two (2) to six (6) year window become ineligible for reinstatement. Instead, they must re-enroll in the education program and fulfill all current initial certification or designation requirements at the time of their request.

For the MPAS® designation, individuals who fail to complete all outstanding renewal requirements within two years of their renewal date must complete 40 hours of content-specific continuing education within a 24-month period and pay a reinstatement fee, in addition to meeting the initial certification requirements in effect at the time of their request.

Alumni wishing to begin the reinstatement process can do so through their student portal. Below are the steps to begin:

- **Reinstatement Application:**
 - Access the online reinstatement application at home.kaplanlearn.com.
- **Account Issues:**
 - If you're unable to sign in, need to reset your password, or need to verify your contact info, contact Student Services.
 - Call **800-237-9990** (option 2), available Monday to Friday, 8:00 AM – 5:00 PM Central Time.
- **Reinstatement Process:**
 - Complete the application by answering declaration questions about ethical issues.
 - Attest that you have completed **16 CE credits** within the last 24 months (40 CE credits for MPAS®).
 - CE documentation does not need to be submitted during the application, but it should be kept in case of an audit.

- **Reinstatement Fee:**

- Submit the reinstatement fee after completing the steps.
- Please note the reinstatement fee is **higher** than the regular renewal fee due to penalties for missing the renewal deadline.

If you have any questions or need help, feel free to reach out to us at **renewals@cffp.edu**.

Voluntary Relinquishment

Individuals who are currently authorized to use one of the College's designations, and whose professional conduct is not under review by the College, may choose to voluntarily relinquish their authorization to use the Marks.

Individuals must notify the College by completing the *Professional Designation Voluntary Relinquishment* form that they are voluntarily relinquishing their rights to use one of the College's Marks. Please note that renewal fees paid to the College are nonrefundable. The Professional Designation Voluntary Relinquishment form is available [online](#).

Please note: Relinquished designations are not eligible for reinstatement. Individuals must reenroll in and complete the current professional designation program (if open for enrollment) to be eligible to apply for use of the designation again.

Code of Ethics

The Code of Ethics requires compliance with the following three components:

1. adherence to the Standards of Professional Conduct;
2. self-disclosure of prior allegations or violations; and
3. adherence to the Terms and Conditions.

1. Standards of Professional Conduct

Individuals credentialed by the College for Financial Planning are required to adhere to the following five tenets of professional conduct. These tenets embody the ethical and professional ideals that are fundamental to the College's professional designations.

- Integrity
 - Provide professional services with integrity, honor, fairness, and dignity and maintain client trust and confidence.
- Objectivity
 - Maintain objectivity and impartiality with respect to services rendered and advice given.
- Competency
 - Maintain an adequate level of knowledge and skill and effectively apply that knowledge while recognizing its limitations.
- Confidentiality
 - Keep client information confidential, disclosing only when authorized or compelled by law.
- Professionalism
 - Comply with all laws and regulations as required and applicable, refraining from actions that bring dishonor to you or your profession.

2. Self-Disclosure of Prior Allegations

Prior to initial authorization to use the College's Marks, and upon each subsequent renewal, you must disclose whether you have ever been involved in any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or

proceeding.

Please be aware that, if you disclose matters on your initial application, or if the College for Financial Planning discovers matters that are required to be disclosed, your authorization to use the College's Marks may be delayed pending the College's review of the matters. The College may elect to delay its decision on matters that are pending.

The College may verify your employment record, qualifications, and disciplinary history through FINRA's Central Registration Depository (CRD). All disciplinary information obtained will be reviewed by the College or appointed agent.

The following criteria are used when reviewing an individual's self-disclosure(s) and will result in denial, revocation, or suspension of use of the College's Marks:

- Felony conviction for theft, embezzlement, tax fraud, or other financial or tax-related crimes.
- Revocation or suspension, for reasons other than administrative, of a financial, insurance, or tax professional license or registration including, but not limited to, registered securities representative, broker/dealer, insurance, accountant, investment advisor, or financial advisor.
- Revocation or suspension, for reasons other than administrative, of an attorney license.
- Felony conviction for any violent crime.
- Two or more personal or business bankruptcies.

All other transgressions will be reviewed on a case-by-case basis.

3. Terms and Conditions

The College for Financial Planning awards professional designations to individuals who meet the initial and ongoing designation requirements. The use of the College's Marks is further contingent upon compliance with the Terms and Conditions. Individuals agree to this statement upon initial conferment of a designation and upon each subsequent renewal of that designation. A copy of the Terms and Conditions is [found on our website](#).

Disciplinary Process

Monitoring

The College reserves the right to monitor for compliance any individual using the College's Marks. Any alleged violations discovered will be subject to the Disciplinary Procedures outlined below.

Disciplinary Procedures

Alleged violations of College policies are subject to a fair and impartial process, as outlined below.

Investigation & Notification

Upon receiving a report of a violation, the College will conduct an investigation. If formal charges are appropriate, the designee will receive a **Charging Letter** outlining the charges and will have **ten (10) days** to submit a written response. Failure to respond will be treated as an admission.

Alternative Actions

If the behavior does not warrant formal charges, the College may issue a **Warning Letter** or offer counseling instead.

Self-Disclosure

If a designee self-reports a potential violation, the College will issue a **Notice of Investigation Letter** and allow ten (10) days for additional information to be submitted.

Ethical Conduct Committee Review

Once the investigation is complete, the **Ethical Conduct Committee** will review the case and make recommendations. Designees may be asked to meet with the Committee.

Outcomes & Sanctions

If a violation is confirmed, disciplinary actions will reflect the severity of the situation and may include: warning, suspension (up to one year), and revocation.

Appeals

Designees may appeal decisions within five (5) days of the outcome notice date.

Complaint Process

Filing a Complaint Against a Current Designee

Complaints against a designee may be filed by the designee's client, a designee's employer, or any other individual with whom the designee has established a formal business engagement for purposes of providing asset management, retirement planning, or financial planning services to that individual. Complaints may be filed using the [Complaint Submission Form](#) found on the College's website. The College for Financial Planning investigates all complaints and its Ethical Conduct Committee determines whether allegations are justified and whether the conduct warrants disciplinary action.

Continuing Education Standards

To keep your professional designation active, you must complete continuing education (CE) within your two-year authorization period.

How Many CE Hours Are Required?

- **Most designations:** 16 CE hours every two years
- **MPAS® designees:** 40 CE hours every two years

When Can You Earn CE Hours?

- CE hours must be completed **within your current two-year period**
- **Extra hours** do not roll over to the next period
- You cannot **split** one course between two periods

Where to Earn CE Hours

You choose the provider, but CE must meet these standards:

- Course must be at least 50 minutes long
- Taught by qualified professionals
- Current, accurate, and improves your professional skills
- Topics must match your designation's **Subject Topics List** (see cffp.edu)
- You must get documentation from the course provider

Did you know...

*You can find a list
of approved CE topics
on www.cffp.edu*

Accepted Program Types

You can earn CE credit through:

- Live classes, webinars, conferences, and workshops
- Virtual events (e.g., teleconferences)
- Self-study courses with a graded exam (must pass with 70% or higher)
- Teaching or instructing financial courses
- Writing published articles or books on relevant topics
- Coursework for other licenses or designations (must align with approved topics)

Credit Examples

- **Live or virtual sessions:** 1 CE hour = 50 minutes of instruction
- **College courses:**
 - 3 semester credits = 45 CE hours
 - 3 quarter credits = 30 CE hours
- **Non-credit college classes:** 1 CE hour = each 50-minute class
- **Self-study:** Credit is based on course length or number of exam questions
- **Teaching:** 2 CE hours for every 1 hour taught (only for the first time you teach that course)
- **Authorship:** Up to 8 CE hours per authorization period for published work on approved topics

CE credit is **not** given for marketing presentations, general public talks, or short client newsletter articles.

Reporting and Recordkeeping

Reporting CE Hours

At the end of the two-year authorization period, designees must attest that the requisite amount of CE has been completed in the *Subject Topics List* (available online). The College for Financial Planning reserves the right to verify the accuracy of the executed statement and may conduct random audits to ensure compliance with continuing education requirements. If audited, designees must submit documentation in support of the required CE hours. Courses taken from the College for Financial Planning are exempt from audit.

Documentation

Designees must retain documentation of CE hours for two years after the end of the authorization period. Documentation confirming attendance should not be sent to the College for Financial Planning unless specifically requested. The College for Financial Planning may request these documents at any time up to two years following the end of an authorization period.

Documentation may be a grade report or transcript for activities involving an examination. For other programs, a written confirmation of attendance (i.e., Certificate of Attendance, Certificate of Completion, etc.) from the sponsoring organization is acceptable and must include the following:

1. the designee's name
2. name of program
3. name of CE sponsor
4. date of program
5. location (or virtual if web-based)
6. number of CE credits, and
7. signature of sponsor representative

In addition, an agenda showing the topics addressed and the time allotted for each topic should be retained.

Failure to Comply

Each designee is responsible for demonstrating full compliance with the CE requirement. The College for Financial Planning may at any time request documentation in support of any statement executed by the designee.

Unsupported, misstated, or fraudulent reporting of CE credits is a violation of the Terms and Conditions. Such reporting is cause for action by the College for Financial Planning and may be grounds for disciplinary action up to and including revocation of the designation. See the sections entitled Monitoring and Disciplinary Procedures for further information.

Failure to fulfill and attest to the completion of the required CE hours by the end of the authorization period will result in

non-renewal of the designation, precluding any use of the Marks.

Waivers

Requests for a waiver of the CE requirement due to extenuating circumstances will be reviewed on a case-by-case basis. Written requests along with supporting documentation should be made via email to renewals@cffp.edu.

Audits

Audit Process Overview

The College for Financial Planning conducts random audits for the most recent authorization period. If selected for an audit, individuals are required to submit the necessary Continuing Education (CE) documentation within **30 days** of receiving the audit notice. Failure to submit the required documentation within this timeframe will result in the **revocation of the designation**.

Additional Time for Submission

If the alumni does not provide sufficient CE documentation within the 30-day period, they will be granted an **additional 10 days** to submit the required documentation. During both the initial 30-day period and the 10-day extension, the alumni may continue using the designation Marks.

When Audited:

Notification

Upon selection for an audit, the designee will receive formal notification. This notice will request submission of the required CE documentation.

Submission Process

All CE hours and supporting documentation must be submitted via email to renewals@cffp.edu. The College will only accept official certificates, transcripts, or grade reports. **Screenshots, photographs, Excel spreadsheets, or forwarded email transcripts will not be accepted.**

CE Documentation Must Include:

- the designee's name
- name of program
- name of CE sponsor
- date of program
- location (or virtual if web-based)
- number of CE credits, and
- signature of sponsor representative

Selected for an audit?

*CE completion certificates
can be provided when they
include all required information.*



Review

The College will review the submitted CE hours and documentation to ensure they meet the applicable requirements. After the review, the designee will receive a confirmation with the audit outcome and any necessary next steps.

Failure to Submit CE Documentation

If an alumni fails to submit the required CE documentation within the 30-day period, they will be granted an additional 10 days to submit the required documentation (16 CE credits, or 40 CE credits for MPAS).

If the alumni does not have sufficient CE credits during the initial 30-day period, they may complete new CE credits during either the 30-day period or the 10-day extension. These new CE credits will count toward resolving the audit requirements.

Important: Newly completed CE credits **cannot** be applied to the next renewal cycle as they are backdated to the previous cycle

and may not be counted twice.

Failure to Address Deficiencies

Failure to address a CE deficiency, or submitting unsupported or misstated CE documentation, is a violation of the terms and conditions. This may result in disciplinary action, including the revocation of the designation.

If you have any questions or need help during the audit process, please contact us at **renewals@cffp.edu**.

Release of Designation Information to the Public

The College for Financial Planning makes available the following information through phone, email, or its website regarding individuals who are currently, or who once were, authorized to use one of the College for Financial Planning's professional designations:

- Whether an individual has ever been conferred one of the College for Financial Planning's professional designations, the date of that conferment, the expiration date or, if not currently authorized to use the designation, the date on which the authorization to use the designation expired, was revoked, suspended, or otherwise terminated.
- If the individual is currently authorized to use one of the College for Financial Planning's professional designations.

The College provides this same information in the form of a list to industry organizations (specifically the financial services firms that employ individuals authorized to use one of the College's professional designations) for purposes of compliance or as otherwise deemed appropriate by the College for Financial Planning.

Publication of Disciplinary Action

When grounds for discipline have been established, the College may decide to publish the fact of the disciplinary action (reprimand, suspension, or revocation) along with the identification of the designee on the College's website. In some cases, such as if the Committee determines that there are extreme mitigating circumstances, it may decide to withhold public notification.

The College for Financial Planning reserves the right to amend or expand the requirements to obtain or maintain the rights to use its trademarks without notice. Designees are responsible for staying up-to-date and meeting the current standards.

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