

CFP[®] Certification Education Program At the University of St. Thomas

Spring 2010/Fall 2010 Program begins January 29, 2010

The first step to becoming a CERTIFIED FINANCIAL PLANNER[™] professional is to complete the education requirements set by the CFP Board. You can fulfill the education requirement by enrolling in the University of St. Thomas's CFP[®] Certification Education Program.

Why Enroll in the University of St. Thomas Program

- The Certificate Program is offered by UST's Cameron School of Business (3800 Montrose Blvd.). We are located only ten minutes from downtown Houston. There is plenty of free, convenient parking available close to the classroom building.
- Weekend only classes are offered to meet your professional and personal demands. There are no Sunday classes.
 - We meet only 9 of the 16 weekends in Session I of the program, take a long summer break and then meet 8 of the next 16 weekends in Session II.
 - We do not meet every weekend; we generally meet every other weekend.
 - Classes meet Friday 5:30-10 pm, and Saturday 8 am-12:30 pm and 1-5:30 pm. The usual classroom is Room 220, Welder Hall (3812 Yoakum Blvd.).
- Our program features outstanding, experienced, dynamic CFP[®] instructors who are knowledgeable and can effectively teach you what you need to know to pass the CFP[®] Certification Education Program.
- Our program's teaching focus is integrated learning. In the first semester, we teach income tax planning, investment planning, and insurance/fundamentals each weekend we meet. We do NOT cover all of tax in three weekends and then move on to investments the next three weekends, etc...The CFP[®] Exam topics are integrated within the Exam. Learning the topical areas should follow the same approach. Teaching each area separately, as other local programs do, severely diminishes the learning experience.
- Our program enrollment is capped at 30 students, ideal for maximum student interaction and student learning. Watch out for other local programs that enroll too many students. You will be disappointed with the large classroom set-up.

Certified Financial Planner Board of Standards Inc. owns the certification marks CFP[®], Certified Financial Planner[™] and federally registered CFP (with flame design) in the U.S., which it awards to individuals who successfully complete CFP Board's initial and ongoing certification requirements.

University of St. Thomas does not certify individuals to use the CFP[®], CERTIFIED FINANCIAL PLANNER[™] and federally registered CFP (with flame design) marks. CFP[®] certification is granted solely by Certified Financial Planner Board of Standards Inc. to individuals who, in addition to completing an educational requirement such as this CFP Board-Registered Program, have met ethics, experience and examination requirements.

Course Descriptions

Session I – January 29, 2010 to May 15, 2010

PFP 1 – Personal Financial and Insurance Planning

- Study of the financial planning process, personal financial statements, debt management, asset acquisition, and overall review of insurance, investments, tax, retirement, and estate planning with emphasis on insurance planning. Topics include insurance for life, health, disability, property and liability risks as well as annuities, group insurance and long term care.

PFP 2 – Investment Planning

- This course provides the student with an understanding of the various types of securities traded in financial markets, investment theory and practice, portfolio construction and management, and investment strategies and tactics.

PFP 3 - Income Tax Planning

- This course focuses on principles and current law and practice of income taxation and its impact on financial planning for individuals, couples and families in their roles as investors, employees and business owners.

Session II – August 27, 2010 to December 11, 2010

PFP 4 – Retirement Planning

- This course provides individuals with knowledge of both public (Social Security) and private retirement plans. The private plans include defined benefit and defined contribution plans and their regulatory provisions. The specifics of the various plans are analyzed as well as non-qualified deferred compensation plans. Finally, issues that individuals face in retirement, such as lifestyle choices are discussed.

PFP 5 – Estate Planning

- This course focuses on the efficient conservation and transfer of wealth, consistent with the client's goals. It is a study of the legal, tax, financial and non-financial aspects of this process, covering topics such as trusts, wills, probate, advanced directives, charitable giving, wealth transfers and related taxes.

PFP 6 – Personal Financial Planning Capstone Course

- This course is taken as the last course in the financial planning curriculum. The course focuses on critical thinking and decision making about personal financial management topics and integrating the knowledge gained in other financial planning courses.

Certificate of Eligibility

This is a graded program. Students must successfully complete quizzes, case studies, and a final exam in each class in order to earn the certificate of eligibility. A certificate of eligibility is required to sit for the CFP® Examination.

- Quizzes give students and instructors feedback on students' progress.
- Quizzes give students an incentive to keep up with the material.
- Case studies give students the opportunity to apply their knowledge to actual situations.
- Comprehensive final exams, distributed during the last class of each session, test the student's mastery of the material.
- Quizzes, case studies, and exams allow the program director to certify that students are truly qualified to sit for the CFP® Examination.

CFP® Instructors

Gilbert Araiza, CFP®, CPA, MBA	Retirement Planning and Personal Financial Planning Capstone Course
Ramon Fernandez, CFP®, CPA, MBA	Income Tax Planning
Craig Hoffman, CFP®	Intro Weekend - Calculator Investment Planning
Peter J Regan, CFP®, CLU, MBA	Personal Financial and Insurance Planning
Chris Rowley, CFP®, CRPC®	Investment Planning
Paul Troyer, CFP®, CPA/PFS	Estate Planning

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Cost of Program

Session I - \$2,200 tuition due by Jan. 22 (\$2,300 if paid after this date)

Session II - \$2,200 tuition due by Aug. 20 (\$2,300 if paid after this date)

Tuition for both sessions if paid by Jan. 22 - \$4,090 (equals \$2,045 per session)

Tuition does **not** include required textbooks or calculator (HP 10BII). They are available for purchase at the University of St. Thomas Bookstore.

No refunds will be given once classes begin.

Tuition for each class if taken individually - \$900

Registration and Other Information

- Prof. Ramon Fernandez, CFP[®], is the program director and can be reached by phone at 713-525-2103 or by e-mail at ramonf@stthom.edu
- Students who successfully complete both semesters of the UST CFP[®] Certification Program may have six hours of graduate elective credit waived toward the UST MBA. The six-hour waiver will not count toward core courses or concentrations.
- Additional information about the program, including the class schedule, registration form, comments from former students, and information about the program instructors, is available on line at <http://www.cfphouston.com>.
- You may fax your registration form to 713-525-2110.
- You may also mail your registration form or any other correspondence to:

Prof. Ramon Fernandez
University of St. Thomas
Cameron School of Business CFP[®] Certification Education Program
3800 Montrose Blvd.
Houston, TX 77006-4969

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