## REAL-WORLD INSTRUCTORS

**Gilbert Araiza, CFP®, CPA, MBA,** is vice president and business development officer for the Financial Management Group at Frost National Bank. He is responsible for marketing retirement plans and institutional investment management services for the Houston region. Prior to joining Frost, Gilbert had over 17 years experience in the financial services industry with a national banking institution. Gilbert teaches Retirement and Employee Benefits and the capstone Case Studies in Financial Planning. He also teaches live CFP® certification review classes nationwide for Kaplan Financial.

**Ramon Fernandez, CFP®, CPA, MBA,** is an accounting professor and past chair of the Accounting Department at the University of St. Thomas, where he has taught taxation and accounting courses for the past 25 years. He also has taught CPA, CMA, and CFP® certification review classes. Ramon has a tax practice which concentrates on income tax planning and preparation for individuals and small businesses. He teaches Income Tax Planning as well as being the CFP® certification education program director.

**Craig Hoffman, CFP®,** is vice president of investments with The Investment Planning Group, a team of financial advisors who provide personalized investment planning services. He holds NASD Series 4, 7, 8, 24, 63, and 65 licenses as well as insurance licenses in Texas, Colorado, and California. Craig has more than 20 years of experience in the financial services industry. He has taught investment classes at Rice University and teaches Investment Planning and the calculator intro weekend course in our program.

**Peter Regan, CFP®, CLU, MBA,** is a CERTIFIED FINANCIAL PLANNER™ practitioner whose firm provides financial planning and asset management services to high net-worth clients. For fourteen years, he was director of operations at American General. Pete is a member of the Financial Planners Association and the National Association of Personal Financial Advisors. Pete teaches Insurance/Risk Management and Fundamentals of Financial Planning in our program.

**Chris Rowley, CFP®, CRPC®,** is vice president of investments for the Investment Planning Group, an elite group of advisors who provide personalized investment planning services. Chris has over 15 years experience in the financial services industry. He is an eight-time Silver Elite advisor, the top recognition in the company. Chris holds NASD Series 7, 8, 24, 63, and 65 licenses as well as insurance licenses. He teaches Investment Planning in our program.

**Paul Troyer, CFP®, CPA/PFS,** is president of NorthStar Wealth Advisors, LLC, a registered investment advisory firm in Houston, Texas. He has also been a strategic advisor at Mercer Global Advisors, Inc., and a client associate at Gresham Partners, LLC, both located in Illinois. Paul has a BBA (accounting and finance) from the University of Michigan and has his financial planning certificate from DePaul University. He is a member of the AICPA and the Financial Planning Association (FPA). Paul teaches Estate Planning in our program.

**Robert D. Womack, CFP®, CPA, MBA,** is a principal at Touchdown Financial Advisors, LLC, a personal financial and investment management company in Houston. He was tax partner for many years at KPMG in Houston and San Francisco, and has also been chief financial officer at Coach USA, Inc. and Pacific Consumer Funding, LLC, as well as president of American General Finance. He has taught taxation and tax planning courses at Rice University and the University of Houston. Bob teaches Income Tax Planning in our program.