# PROFESSIONAL CERTIFICATE IN PERSONAL FINANCIAL PLANNING (PCPFP)

## ACADEMIC REQUIREMENTS

**To earn the PFPCP certificate, students must complete all required financial planning courses while earning a bachelor degree.** If a student cannot complete the required courses prior to graduation, the classes may be taken after graduation through the CSUF Open University to qualify to take the Certified Financial Planner exam (CFP). For information about enrolling in **Open University** to complete the CFP courses after graduation, go to https://extension.fullerton.edu/ou/.

POST-BACCALAUREATE STUDENTS CANNOT RECEIVE THE PCPFP CERTIFICATE, BUT THE CERTIFICATE ISN'T NECESSARY TO SIT FOR THE CFP EXAM.

The courses listed below have been approved by the CFP Board as satisfying the academic requirements to take the CFP exam. The CFP Board recommends that all financial planning courses be completed at the same university. If you complete some of the required courses through another university's registered program, you must either transfer credit for those courses to CSUF or self-report the completion of the other courses to the CFP Board. See instructions at https://www.cfp.net/get-certified/certification-process/education-requirement/certification-coursework-requirement/verify-your-education.

**Required financial planning courses:**

- ACCT 308 – Concepts of Federal Income Tax Accounting
- Fin 340 Introduction to Investments (Fin 320 is a pre-requisite)
- Fin 351 Introduction to Real Estate
- Fin 360 Principles of Insurance
- Fin 408 Retirement Planning *(pre- or co-req for Fin 410)*
- Fin 409 Estate Planning *(pre- or co-req for Fin 410)*
- Fin 410 Theory and Practice of Personal Financial Planning *(complete Fin 408 & 409 before taking Fin 410, if schedule permits)*

Not required but highly recommended: **Fin 341** Student Managed Investment Fund (1 unit lab)

**In order for the college to track completion of the required courses and submit results to the CFP Board, financial planning students must:**

1. **Create an account with the CFP Board** at CFPBoard.net https://www.cfp.net/why-cfp-certification/why-get-certified/for-students (scroll to the bottom to register for a free account) and make a note of the CFP account number to send to the program director
2. Review the **'Sign-Off Sheet'** indicating your commitment to complete all the financial planning courses, then send a signed copy of the Sign-Off sheet to financialplanning@fullerton.edu.
   - Note that Fin 408 and 409 are only offered in fall, and Fin 410 is only offered in spring.
   - If pursuing the PCPFP certificate, **plan your class schedule** to complete the required courses in time for graduation.

3. **Enroll in at least one of the required financial planning courses**, then make consistent progress toward completing the financial planning courses along with a bachelor degree (if applicable).
4. If desired, join the **Financial Planning Association of Orange County** to qualify for scholarships to prepare for and take the CFP exam: https://www.fpaoc.org/membership/joinrenew-membership/.

To receive the **Professional Certificate in Personal Financial Planning (PCPFP)** in conjunction with a bachelor degree, students must also complete the **Request for Minor/Certificate Objective** form:

5. Complete the 'Request for Minor / Certificate Objective' form at http://records.fullerton.edu/resources/
    - Scroll to the section entitled 'Undergraduate Change of Academic Objective' and click on 'Change Major form'
    - Click on the 'Online Major/Minor Change form' link
    - Select the 'Certificate' tab from the lefthand navigation
    - Check the box to 'Declare a Certificate'
    - Select 'Personal Financial Planning' from the drop-down list
    - Back on the lefthand navigation, select 'Student Signature'
    - Click on the check box to indicate you believe the information you are providing is true. Once this box is checked, your name should appear in the signature field
    - Click on 'Submit' and the form will be routed to the necessary departments for processing

Once a student enrolls in the Personal Financial Planning program, the director will review the academic progress toward the certificate each semester. After all required courses have been completed, the director will submit the Education Certification report to the CFP Board. Students completing the courses in conjunction with a bachelor degree will also receive the PCPFP Certificate notation on their academic transcript.

FOR INFORMATION ABOUT **TRANSFERRING TO CSUF** FROM ANOTHER UNIVERSITY TO COMPLETE YOUR BACHELOR'S DEGREE ALONG WITH THE FINANCIAL PLANNING PROGRAM, GO TO HTTP://ADMISSIONS.FULLERTON.EDU/PROSPECTIVESTUDENT/ADMISSIONS_TRANSFERS.PHP.