## 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's 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. JUST CONNECT WITH THE PFP DIRECTOR AND COMPLETE THE REQUIRED CLASSES.

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 328 – General Principles of Professional Financial Planning
- Fin 340 – Introduction to Investments
- Fin 360 – Principles of Insurance
- Fin 408 – Retirement Planning
- Fin 409 – Estate Planning
- 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.
    - The CFPBoard website also provides access to exam prep resources, scholarships, mentors, and career support.
2. Complete the **'Student Information'** sheet with the requested information, then send a signed copy to financialplanning@fullerton.edu.

    - If pursuing the PCPFP certificate, **plan your class schedule** to complete the required courses in time for graduation.
    - FIN328 is an introductory course for the financial planning program. It is strongly recommended to take FIN328 first.
    - FIN 410 is a case-study based course, the 'capstone' of the financial planning program. It is strongly recommended to take FIN 410 after all other required courses are completed.
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's 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.financialplanningassociation.org/chapter/fpa-orange-county.

To receive the **Professional Certificate in Personal Financial Planning (PCPFP)** in conjunction with a bachelor's degree, students must also complete the **Change of Plan (Major/Minor) form**:

5. Complete the 'Change of Plan (Major/Minor)' form at Office of the Registrar (https://registrar.fullerton.edu/)
    - Click on 'Forms' and select 'Records Forms'
    - Click on 'Change of Plan (Major/Minor)'
    - Click on the 'Undergraduate' link and click on the 'Change Major/Minor 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's degree will also receive the PCPFP Certificate notation on their academic transcript.