

Graduate Degree Program

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# Student Handbook



*Revised February 2018*

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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](http://www.cffp.edu), or you may call the Student Services Center at 1-800-237-9990.

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# About the Program

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## College 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.

The College provides learning opportunities to people in all geographic areas through comprehensive programs of study that lead to licensing or certification through individual courses, graduate-level study, and continuing professional development. Learning methods include independent study, blended and mentored study, classroom instruction, and seminars.

## Graduate Degree Program Mission

The mission of the College for Financial Planning's Graduate Degree Program is to develop financial 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 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 College for Financial Planning should be able to:

- Demonstrate expertise in topics associated with corporate finance or personal financial planning.
- Apply quantitative skills to problem solving in the context of corporate finance 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

## Expectations

Students should commit to their graduate degree and to the following expectations:

- Be willing to dedicate time and effort to complete the degree program, including spending 10–20 hours per week preparing for and participating in each course.
- Demonstrate appropriate and professional behavior when dealing with instructors, College officials, and fellow students.
- Be willing to acquire the technology, software, and other skills that will help facilitate the completion of assignments and electronic interaction with instructors and fellow students.

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.

## Accreditation

The College for Financial Planning is proudly accredited by the Higher Learning Commission.

The Higher Learning Commission

230 South LaSalle Street, Suite 7-500

Chicago, Illinois 60604

Phone: (800) 621-7440/ (312) 263-0456

Website: [www.hlcommission.org](http://www.hlcommission.org)

Details about the College for Financial Planning's [accreditation](#) are available for your review.

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

# Programs

## Master of Science in Personal Financial Planning

	Course Number	Course Title	Prerequisite	Semester Credits
1.	PFPL510	Financial Planning Process & Insurance		3
2.	PFPL520	Investment Planning		3
3.	PFPL530	Income Tax Planning		3
4.	PFPL540	Retirement Planning & Employee Benefits		3
5.	PFPL550	Estate Planning		3
6.	PFPL560	Preretirement Financial Planning Topics	PFPL510, PFPL520, PFPL530, PFPL540 & PFPL550	3
7.	PFPL570	Portfolio Management for Personal Financial Planners	PFPL560	3
8. & 9.	Two (2) Personal Financial Planning Electives			6
10.	PFPL600	Case Study in Personal Financial Planning	Completion of all PFPL concentration courses	3
<b>Total program hours</b>				<b>30</b>

## Personal Financial Planning Electives

Course Number	Course Title	Prerequisite	Semester Credits
ECON532	Economics for Financial Planners		3
PFPL522	Behavioral Finance	PFPL520	3
PFPL524	Sustainable and Impact Investing for Financial Planners		3
PFPL536	Applied Tax Planning	PFPL530	3
PFPL556	Applied Estate Planning	PFPL550	3
PFPL582	Retirement Plan Strategies (CRPC)		3
PFPL583	Retirement Plan Studies (CRPS)		3
PFPL584	Wealth Management Strategies (AWMA)		3
PFPL585	Advanced Portfolio Management (APMA)		3
PFPL592	Current Issues in Financial Planning	PFPL560 and PFPL570	3

- A Graduate Certificate in Personal Financial Planning is awarded for completion of the first five courses (cumulative GPA must be 3.00 or higher). You may transfer or articulate up to a maximum of six credits within the first five courses in order to remain eligible for a Graduate Certificate in Personal Financial Planning.
- A minimum of nine credits must be earned in Master of Science in Personal Financial Planning degree coursework with the College for Financial Planning.

## Consideration of Prior Coursework

Upon acceptance, you may be eligible for course waivers or articulated credits into the Master of Science in Personal Financial Planning degree program from designation and education programs previously completed with the College in addition to options detailed in the [Transfer Credit](#) policy.

- Required credits for courses that have been waived must be fulfilled through additional Personal Financial Planning elective coursework.
- A maximum of nine credits will be articulated for completed challenge exams.
- A maximum of three credits will be awarded for each required course. Each course may be applied only once toward degree completion.

Program	Eligible Course Waivers	Eligible Course Articulations	Eligible Total Credits Articulated
College for Financial Planning, Certified Financial Planner (CFP) Professional Education Coursework	-	PFPL510, PFPL520, PFPL530, PFPL540, and PFPL550	15
Certified Financial Planner (CFP) Certificant (verified as active and in good standing with the CFP Board)	PFPL510, PFPL520, PFPL530, PFPL540, and PFPL550	-	0
Chartered Retirement Planning Counselor (CRPC) Designation Education Program	-	PFPL582	3
Chartered Retirement Plans Specialist (CRPS) Designation Education Program	-	PFPL583	3
Accredited Portfolio Management Advisor (APMA) Designation Education Program	-	PFPL585	3
Accredited Wealth Management Advisor (AWMA) Designation Education Program	-	PFPL584	3
CFPET501 Challenge Exam	-	PFPL510	3
CFPET502 Challenge Exam	-	PFPL520	3
CFPET503 Challenge Exam	-	PFPL530	3
CFPET504 Challenge Exam	-	PFPL540	3
CFPET505 Challenge Exam	-	PFPL550	3

# Master of Science in Finance

	Course Number	Course Title	Prerequisite	Semester Credits
1.	ACCT510	Financial Statement Analysis	Previous college-level accounting course or instructor permission	3
2.	FINC520	Managerial Finance	ACCT510	3
3.	ECON530	Managerial Economics		3
4.	FINC540	Investment Management	Previous college-level finance course or instructor permission	3
5.	FINC550	Quantitative Analysis in Finance	ACCT510	3
6.	FINC560	Global Finance	ECON530	3
7.	FINC570	Advanced Corporate Finance	FINC520	3
8.	FINC580	Derivatives	FINC540	3
9.	FINC590	Current Issues in Finance	ACCT510, FINC520, FINC540, FINC550, FINC570 & FINC580	3
10.	FINC600	Case Study in Financial Decision Making	FINC590	3
<b>Total program hours</b>				<b>30</b>

- A Graduate Certificate in Financial Analysis is awarded for completion of the first four courses (overall GPA must be 3.00 or higher). You may transfer or articulate up to a maximum of three credits within the first four courses in order to remain eligible for a Graduate Certificate in Financial Analysis.
- A minimum of nine credits must be earned in Master of Science in Finance degree coursework with the College for Financial Planning.

# Graduate Certificates

## Graduate Certificate in Personal Financial Planning

	Course Number	Course Title	Prerequisite	Semester Credits
1.	PFPL510	Financial Planning Process & Insurance		3
2.	PFPL520	Investment Planning		3
3.	PFPL530	Income Tax Planning		3
4.	PFPL540	Retirement Planning & Employee Benefits		3
5.	PFPL550	Estate Planning		3

## Graduate Certificate in Financial Analysis

	Course Number	Course Title	Prerequisite	Semester Credits
1.	ACCT510	Financial Statement Analysis		3
2.	FINC520	Managerial Finance		3
3.	ECON530	Managerial Economics		3
4.	FINC540	Investment Management		3

- A minimum of nine credits must be earned in the respective Graduate Certificate coursework with the College for Financial Planning.

# Admissions

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## Application

To apply for a Graduate Degree Program with the College for Financial Planning you must complete and submit the [Graduate Degree Application](#) available online at [www.cffpinfo.com](http://www.cffpinfo.com). You must have earned a bachelor's or graduate degree from a regionally accredited U.S. college or university, and you must request that official transcripts be sent directly to the College for Financial Planning, attention Office of the Registrar, from the institution documenting that the degree was conferred. Additional documentation is requirement if you are petitioning for review of potential transfer credit as noted on the application form.

If you attended an institution outside the U.S. you are required to obtain a comprehensive equivalency report for educational purposes from an approved third party evaluation agency that is a member of the National Association of Credential Evaluation Services (NACES). A list of approved agencies may be found on the NACES website at [www.NACES.org](http://www.NACES.org). Evaluation reports must be received by the College directly from the evaluation agency. Student copies are not accepted. You need to request a course-by-course evaluation if you are petitioning for review of potential transfer credit.

If your native language is not English and your post-secondary education was completed from a school outside the U.S. you must demonstrate English language proficiency by achieving an acceptable score on the Test of English as a Foreign Language (TOEFL) exam. The College for Financial Planning code assigned by the test provider (ETS) for reporting TOEFL scores is 7126. You must identify the College using this code on the day the test is taken or submit a follow-up request. Score reports must be received by the College directly from the ETS test provider. For more information, visit the TOEFL test website at <http://www.ets.org/toefl>

You will be notified in writing regarding final admissions decisions.

## Transfer Credit

If you are petitioning for transfer credit, you must clearly indicate the specific courses within the Graduate Degree Application form and submit all required documentation for consideration. Requests for transfer credit are reviewed on a course-by-course basis. Factors considered in the evaluation of coursework include:

- Course must be graduate level
- Course content must be comparable in scope
- Must be a minimum of three semester credits (or equivalent quarter credits)
- A final grade of B or better
- Institution was regionally accredited at the time of completion
- A maximum of six credit hours will be accepted

## Non-Degree Status

You are permitted to take a maximum of two courses before being accepted into a graduate degree or certificate program.

# Student Progress

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## General

- Following acceptance into the Graduate Degree Program, you will begin regular contact with the Academic Advisor to discuss goals, time frames, and planned progression toward graduation.
- Once accepted, you can monitor your degree progress online by logging into [www.ecampus.cffp.edu](http://www.ecampus.cffp.edu). The degree progress screen will display approved transfer and articulated credit, completed coursework, and remaining courses. A complete list of courses and descriptions, as well as tuition and fees information, is available online at [www.cffpinfo.com](http://www.cffpinfo.com).
- It is recommended that you reference the course syllabus and determine the due dates for assignments, required course materials, and other course-specific information.
- You can expect to study between 10–20 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.

## Terms

There are five terms offered each year, and each term is eight weeks in length. Each term starts on a Monday, and you are able to preview scheduled course(s) online at [www.eCampus.cffp.edu](http://www.eCampus.cffp.edu) the Thursday before 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

Add/Drop is Monday through Thursday during the first week of each term.

- You may enroll in a course during this period.
- You may cancel a course during this period and receive a full tuition refund. A request to cancel a course must be made in writing using the [Withdrawal Request form](#) submitted to the enrollment department by email ([Enroll@cffp.edu](mailto:Enroll@cffp.edu)) or fax (303-220-1810) no later than Thursday, midnight of the first week of class.

## Continuous Enrollment

You 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 six 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 five terms. Failure to complete a minimum of one course every five terms may result in dismissal from the program.

You are expected to complete one course 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 [CFFP\\_Registrar@cffp.edu](mailto:CFFP_Registrar@cffp.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.

## 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. In accordance with Title IX, the College will treat pregnancy, childbirth, false pregnancy, termination of pregnancy and recovery therefrom under the same policy as any other temporary disability and will grant a leave of absence for a period of time as deemed medically necessary by your physician.

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 [CFFP\\_Registrar@cffp.edu](mailto:CFFP_Registrar@cffp.edu) or by fax to 602-824-6841. You are responsible for resolving any grades of incomplete prior to an approved leave of absence. You are still responsible 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 Appeals Committee prior to departing at [cffp.appealscommittee@cffp.edu](mailto:cffp.appealscommittee@cffp.edu) or fax to 303-220-1810. 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.

## Academic Standards

To ensure appropriate progress in the Graduate Degree Program, you are required to maintain a minimum cumulative grade point average (GPA) of 3.0 and successfully complete coursework attempted. The Academic Standards Committee will review students following each term:

- After two terms, if you have completed one or more courses and have a cumulative GPA below 3.0 or are on Academic Warning or Academic Probation, you will be reviewed by the Academic Standards Committee.
- You will also be reviewed by the Academic Standards Committee following any term in which a final course grade of F is assigned, even if your cumulative GPA is 3.0 or above.

Following review by the Academic Standards Committee, you may be placed on Academic Warning or Academic Probation, or dismissed from the program. You may be removed from Academic Warning or Academic Probation status once you have met minimum academic standards as stated above and satisfied any stated stipulations from the Academic Standards Committee. You will be notified in writing regarding Academic Standards Committee decisions.

## Maximum Timeframe

You are allowed five years from your date of acceptance to complete the program. Failure to complete degree requirements within the maximum timeframe allowed will result in dismissal from the program.

If you have verifiable extenuating circumstances, you may petition for a program extension (not to exceed one year) prior to being dismissed for failure to complete the program within the maximum timeframe allowed. The appeal must be made in writing prior to dismissal and include a plan for successful completion of remaining degree requirements. Program extension petitions must be submitted to the Office of the Registrar at [CFFP\\_Registrar@cffp.edu](mailto:CFFP_Registrar@cffp.edu).

## Withdrawal

You 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](#) submitted to the enrollment department by email ([Enroll@cffp.edu](mailto:Enroll@cffp.edu)) or fax (303-220-1810) no later than Sunday, 11:59pm of the sixth week of class. A final grade of W will be assigned for the course.

If you need to withdraw from the program, your request must be made in writing using the [Withdrawal Request form](#) submitted to the enrollment department by email ([Enroll@cffp.edu](mailto:Enroll@cffp.edu)) or fax (303-220-1810).

## 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 six (6) months of being accepted to the program,
- 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 timeframe 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.

## Graduation

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 successfully completed
- You are in good academic standing (see [Academic Standards](#) policy)
- You have a cumulative GPA of 3.0 or higher
- There are no outstanding disciplinary actions

You will be notified in writing 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 placing your diploma order. Please note that diploma orders may only be placed once the degree has been conferred and your name will appear on the diploma exactly as it is reflected in your student record. The College will not release diploma and/or official transcript records for any student with an outstanding hold (e.g., collections hold, administrative hold).

## Master Planner Advanced Studies (MPAS<sup>®</sup>) Designation

College for Financial Planning students are eligible to apply for the MPAS<sup>®</sup> designation following graduation from the Master of Science in Personal Financial Planning degree program. Details related to the designation and a list of the requirements can be found at [www.cffpalum.org](http://www.cffpalum.org).

# Grades

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Course instructors submit final grades within four days 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.

## Grading Scale

Letter Grade	Numeric Grade	Quality Points	Included in Credits Attempted	Included in Credits Earned
A	93% to 100%	4.0	Y	Y
A-	90% to 92.99%	3.7	Y	Y
B+	87% to 89.99%	3.3	Y	Y
B	83% to 86.99%	3.0	Y	Y
B-	80% to 82.99%	2.7	Y	Y
C+	75% to 79.99%	2.3	Y	Y
C	70% to 74.99%	2.0	Y	Y
F	69.99% and below	0.0	Y	N
I	Incomplete	-	N	N
W	Withdrawal	-	Y	N
R	Repeat	-	Y	N
T	Transfer	-	N	Y
CR	Credit	-	N	Y

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.

## Grade Appeals

You have the right to appeal your grade. To appeal a grade, you must contact your instructor to review discrepancies. If you and the instructor are unable to resolve the issue, you may appeal within 60 days of receiving the grade. The appeal must be in writing and must provide substantiating reason for carrying the appeal forward. The appeal decision is final and will be communicated to you in writing.

## Incomplete

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 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 (MT) 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.

## 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 for a required course (F) 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.

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 [CFFP\\_Registrar@cffp.edu](mailto:CFFP_Registrar@cffp.edu). If approval, the course waiver or approved transfer credit will be voided in your record.

## 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 scale](#) policy). Final grades of I, CR, T, R, and W are not included in GPA calculations.

# Academic Integrity

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You 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:

- Knowingly furnishing false or misleading information.
- Falsification, alteration, or misuse of College forms or records.
- Any joint effort in examinations, assignments, or other academic activity unless authorized by the instructor.
- Willfully aiding another in any act of academic dishonesty.
- Unauthorized distribution of copyrighted materials.
- 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.

## 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 Disciplinary Committee and the Office of the Registrar. 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 Disciplinary Committee. 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 Disciplinary 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.
3. If a violation is confirmed, disciplinary sanctions are based on the seriousness of the situation:
  - First offense: counseling by a College staff member, loss of academic credit and assignment or course grade is entered as F, and additional proctoring or alternate assignment requirements may be provided to you.
  - Second offense: counseling by a College staff member, loss of academic credit and 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.