

Graduate Degree Programs

Student Handbook



Revised June 2020

© 2020, College for Financial Planning, all rights reserved.

This publication may not be duplicated in any way without the express written consent of the publisher. The information contained herein is for the personal use of the reader and may not be incorporated in any commercial programs, other books, databases, or any kind of software or any kind of electronic media including, but not limited to, any type of digital storage mechanism without written consent of the publisher or authors. Making copies of this material or any portion for any purpose other than your own is a violation of United States copyright laws.

The College for Financial Planning does not certify individuals to use the CFP[®], CERTIFIED FINANCIAL PLANNER[™], and federally registered CFP (with flame logo) certification marks. CFP certification is granted only by the Certified Financial Planner Board of Standards, Inc. to those persons who, in addition to completing an educational requirement such as this CFP Board-Registered Program, have met its ethics, experience, and examination requirements. Certified Financial Planner Board of Standards, Inc. owns the certification marks CFP[®], CERTIFIED FINANCIAL PLANNER[™], and federally registered CFP (with flame logo), which it awards to individuals who successfully complete initial and ongoing certification requirements.

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, or you may call the Student Services Center at 1-800-237-9990.

Table of Contents

About the Program	1
College Mission	1
Graduate Degree Program Mission.....	1
Expectations.....	1
About the Program	2
Accreditation.....	2
Academic Calendar.....	2
Admissions	3
Admission Requirements	3
International Transcripts	3
English Language Proficiency	3
Admissions	4
Transfer Credit.....	4
Non-Degree Seeking Status	4
Application Documents Access/Forward/Return Policy	4
Application Review Process	4
Master of Science in Personal Financial Planning	5
About the Program.....	5
Program Requirements	5
Consideration for Prior Coursework.....	5
Articulation, Challenge Exam, and Course Waiver Table.....	6
Course Descriptions—Master of Science in Personal Financial Planning	7
Master of Science in Finance	9
About the Program.....	9
Program Requirements	9
Course Descriptions—Master of Science in Finance	10
Graduate Certificates and MPAS Designation	11
Graduate Certificate in Personal Financial Planning	11
Graduate Certificate in Financial Analysis	11
Master Planner Advanced Studies (MPAS®) Designation	11
Academic Standards and Policies	12
General.....	12

Master’s Degree Requirements	12
Terms	12
Add/Drop	12
Academic Standards and Policies	13
Credit Overload.....	13
Leave of Absence.....	13
Military Leave of Absence.....	13
Maximum Timeframe	14
Withdrawal.....	14
Dismissal.....	14
Academic Standards and Policies	15
Grading System.....	15
Grade Point Average (GPA).....	15
Academic Standards and Policies	16
Grade Appeals.....	16
Incomplete	16
Academic Standing	16
Satisfactory Academic Progress	17
Academic Standards Committee.....	17
Course Retakes	17
Declining Transfer Credit	18
Graduation	18
Academic Integrity	19
Academic Integrity Guidelines	19
Disciplinary Procedures	19
Student Support and Resources	20
Student Support.....	20
Academic Advisor	20
The Learning Management System (LMS)	20
College Library	20
Student Support and Resources	21
Accessibility & Accommodation Requests.....	21
GI Bill® Chapter Benefits	21

About the Program

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.

About the Program

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

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

Academic Calendar

2020-2021 Academic Year			
Term	Start	End	Add/Drop Deadline
2020 Spring Term I	January 13, 2020	March 8, 2020	January 17, 2020
2020 Spring Term II	March 23, 2020	May 17, 2020	March 27, 2020
2020 Summer Term	June 1, 2020	July 26, 2020	June 7, 2020
2020 Fall Term I	August 10, 2020	October 4, 2020	August 16, 2020
2020 Fall Term II	October 19, 2020	December 13, 2020	October 25, 2020
2021 Spring Term I	January 11, 2021	March 7, 2021	January 17, 2021
2021 Spring Term II	March 22, 2021	May 16, 2021	March 28, 2021
2021 Summer Term	June 7, 2021	August 8, 2021	June 13, 2021
2021 Fall Term I	August 16, 2021	October 21, 2021	August 22, 2021
2021 Fall Term II	October 25, 2021	December 19, 2021	October 31, 2021

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

Admissions

Admission Requirements

Each applicant to a graduate degree program at the College for Financial Planning is required to meet the following minimum requirements:

1. An applicant must have one of the following (a, b, or c):
 - a. A bachelor's degree from a regionally accredited institution
 - b. A graduate degree (master's or doctorate) from a regionally accredited institution
 - c. The equivalent bachelors and/or graduate degree from a foreign institution*
**An official transcript evaluation from a NACES member is required to confirm equivalency*
2. Submit a completed *Graduate Degree Application* with non-refundable application fee
3. Send official transcripts (or international transcript evaluation) from institutions where degrees were earned to the Registrar's Office:

Mailing Address:	The College for Financial Planning Attn: Registrar's Office 9000 E. Nichols Ave. Suite 200 Centennial, CO 80112
Electronic delivery:	registrar@cftp.edu

International Transcripts

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.

Evaluation reports must be received by the College directly from the evaluation agency. Student copies are not accepted.

If you are petitioning for review of potential transfer credit, a course-by-course evaluation needs to be completed and submitted to the Registrar's Office for review.

English Language Proficiency

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 a minimum score of 85 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>

Admissions

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 Seeking Status

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

Application Documents Access/Forward/Return Policy

No application, test scores, transcripts, letters of recommendations, or other documents submitted with the application packet will be returned to the applicant or forwarded to another institution/third party. The applicant file is not to be released to the applicant or other third parties.

Application Review Process

Once all documentation and fees required to support the Graduate Degree Program application have been received, the application will be reviewed. Final admissions decisions will be sent to the student in writing.

Master of Science in Personal Financial Planning

About the Program

The Master of Science Degree Program in Personal Financial Planning is **tailored for financial planners** who are interested in expanding their knowledge beyond typical financial licensing and credentials. The curriculum is based on a client-centered, problem-solving method using case studies to give you a hands-on approach to the material.

A minimum of nine (9) credits must be earned in Master of Science in Personal Financial Planning degree coursework with the College for Financial Planning. You must complete 30 semester credits with a minimum 3.00 grade point average to complete the program.

Program Requirements

	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 and PFPL540, or equivalent	3
7.	PFPL570	Portfolio Management for Personal Financial Planners	PFPL520	3
8.	PFPL600	Case Study in Personal Financial Planning	PFPL510, PFPL520, PFPL530, PFPL540 and PFPL550, or equivalent	3
9.	-	Personal Financial Planning Elective		3
10.	-	Personal Financial Planning Elective		3
Total program hours				30

*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. For more information see Graduate Certificates.

Consideration for 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.

- A maximum of nine (9) credits will be articulated for completed challenge exams.
- A maximum of three (3) credits will be awarded for each required course. Each course may be applied only once toward degree completion.

*Required credits for courses that have been waived must be fulfilled through additional Personal Financial Planning elective coursework.

Articulated Credit and Course Waivers

Course (or Program)		Eligible Course Waivers	Eligible Course Articulations	Credits
Certified Financial Planner (CFP)	FP 511 General Financial Planning Principles, Professional Conduct, <i>or equivalent</i> , AND	-	PFPL510	3
	FP 512 Risk Management, Insurance, and Employee Benefits Planning, <i>or equivalent</i>			
	FP 513 Investment Planning, <i>or equivalent</i>	-	PFPL520	3
	FP 514 Tax Planning, <i>or equivalent</i>	-	PFPL530	3
	FP 515 Retirement Savings and Income Planning, <i>or equivalent</i>	-	PFPL540	3
	FP 516 Estate Planning, <i>or equivalent</i>	-	PFPL550	3
	Certified Financial Planner (CFP) Certificant (<i>verified as active and in good standing</i>)	PFPL510*, PFPL520*, PFPL530*, PFPL540*, and PFPL550*	-	0*
Designation Education Programs	Accredited Portfolio Management Advisor (APMA)	-	PFPL585	3
	Accredited Wealth Management Advisor (AWMA)	-	PFPL584	3
	Chartered Retirement Planning Counselor (CRPC)	-	PFPL582	3
	Chartered Retirement Plans Specialist (CRPS)	-	PFPL583	3
	Chartered SRI Counselor (CSRIC)	-	PFPL586	3

**Required credits for courses that have been waived must be fulfilled through additional Personal Financial Planning elective coursework.*

Course Descriptions—Master of Science in Personal Financial Planning

Core Courses

<p>PFPL510 Financial Planning Process & Insurance 3 credits <i>Prerequisite(s): None</i></p> <p>This course introduces students to the process of financial planning, and insurance needs and planning. The course includes a case study that students study throughout the first 5 (core) courses. The work consists largely of answering short answer questions on weekly assignments and taking weekly quizzes, with some calculations and analysis of financial statements in those class requirements.</p>	<p>PFPL550 Estate Planning 3 credits <i>Prerequisite(s): None</i></p> <p>This course serves as an introduction to estate planning and includes the caveat of making recommendations, but leaving final decisions and execution to an estate attorney. Short-answer questions on weekly assignments, including questions on small case studies and the comprehensive case study. Weekly quizzes are also required.</p>
<p>PFPL520 Investment Planning 3 credits <i>Prerequisite(s): None</i></p> <p>This course introduces students to the world of investments; stocks, bonds, and related instruments, their trading markets, factors, forces, and theories; and applies those concepts in a case study. There are many calculations required in the weekly assignments and quizzes. The work also contains short answer questions, some of which require outside research.</p>	<p>PFPL560 Pre-retirement Financial Planning Topics 3 credits <i>Prerequisites: PFPL510 and PFPL540, or equivalent</i></p> <p>Students will get the chance to apply their knowledge to a case study of a hypothetical couple seeking retirement in 15 to 20 years. Students will be expected to show how they would assist clients and help resolve their retirement issues. Research and writing skills are learned and used in the weekly assignments.</p>
<p>PFPL530 Income Tax Planning 3 credits <i>Prerequisite(s): None</i></p> <p>This course introduces students to income tax planning for financial planning clients, including the couple found in the case study. Students complete weekly, short-answer assignments, take weekly quizzes, and make taxation calculations.</p>	<p>PFPL570 Portfolio Management for Personal Financial Planners 3 credits <i>Prerequisite: PFPL520</i></p> <p>The course covers the theory of investment management, security valuation, and portfolio management, including the analysis of investment risk, return, and portfolio performance evaluation. There are two case studies analyzed, and investment policy statements are created for those hypothetical clients. Short-answer and calculations are required on the weekly assignments.</p>
<p>PFPL540 Retirement Planning and Employee Benefits 3 credits <i>Prerequisite(s): None</i></p> <p>In this course, students have the opportunity to learn how to create comprehensive retirement plans tailored to clients' needs; and apply those in the case study. Weekly assignments consist of analyzing research papers and writing one- to three-page essays. Weekly quizzes are also required.</p>	<p>PFPL600 Case Study in Personal Financial Planning 3 credits <i>Prerequisites: PFPL510, PFPL520, PFPL530, PFPL540, PFPL550, or equivalent</i></p> <p>Students use their knowledge to analyze the situations, to create a financial plan for several hypothetical families in this course. A comprehensive Excel file is filled in and analyzed throughout the course (completed in the final week) and weekly short-answer assignments and quizzes are due weekly.</p>

Electives

<p>ECON532 Economics for Financial Planners <i>3 credits</i> <i>Prerequisite(s): None</i></p> <p>This course covers economic issues relevant to financial planners, including economic indicators, monetary and fiscal policies, economic growth, international trade, currency exchange, and investment decisions. Weekly assignments are largely short answer and one- to two-page essays. Calculations are required in some assignments (e.g., currency exchange).</p>	<p>PFPL582 Retirement Planning Strategies (CRPC® Program) <i>3 credits</i> <i>Prerequisite(s): None</i></p> <p>The Chartered Retirement Planning CounselorSM or CRPC® Professional Designation Program is graduate-level and can be used as a 3-hour elective course in the MS program.</p>
<p>PFPL522 Behavioral Finance <i>3 credits</i> <i>Prerequisite: PFPL520</i></p> <p>Students enrolled in this course are immersed in the world of behavioral finance. This is a fascinating look at real-world case studies of the psychology, experiences, and personal biases people possess surrounding money. Weekly assignments consist of short-answer and one- to two-page essays.</p>	<p>PFPL583 Retirement Plan Studies (CRPS® Program) <i>3 credits</i> <i>Prerequisite(s): None</i></p> <p>The Chartered Retirement Plans SpecialistSM or CRPS® Professional Designation Program is graduate-level and can be used as a 3-hour elective course in the MS program.</p>
<p>PFPL536 Applied Tax Planning <i>3 credits</i> <i>Prerequisite: PFPL530</i></p> <p>This course provides students with a strong background in the application of income tax concepts, calculations, and planning techniques specific to middle and higher-income taxpayers. Short-answer questions on hypothetical situations are on the weekly assignments.</p>	<p>PFPL584 Wealth Management Strategies (AWMA® Program) <i>3 credits</i> <i>Prerequisite(s): None</i></p> <p>The Accredited Wealth Management AdvisorSM or AWMA® Professional Designation Program is graduate-level and can be used as a 3-hour elective course in the MS program.</p>
<p>PFPL556 Applied Estate Planning <i>3 credits</i> <i>Prerequisite: PFPL550</i></p> <p>This course examines selected issues related to estate planning in a case study-driven format. These include both tax and non-tax aspects of planning for disability and death. Short-answer questions on hypothetical situations are on the weekly assignments.</p>	<p>PFPL585 Principles of Portfolio Management (APMA® Program) <i>3 credits</i> <i>Prerequisite(s): None</i></p> <p>The Accredited Portfolio Management AdvisorSM or APMA® Professional Designation Program is graduate-level and can be used as a 3-hour elective course in the MS program.</p>
<p>PFPL592 Current Issues in Financial Planning <i>3 credits</i> <i>Prerequisite(s): PFPL560 and PFPL570</i></p> <p>The course covers a financial planning topic of the students' choosing. Research and writing skills are learned in this course. Weekly critiques of writing are given, and students complete a 25- to 40-page research paper by the end of the class.</p>	<p>PFPL586 SRI Strategies (CSRIC™ Program) <i>3 credits</i> <i>Prerequisite(s): None</i></p> <p>The Chartered SRI CounselorTM or CSRICTM Professional Designation Program is graduate-level and can be used as a 3-hour elective course in the MS program.</p>

Master of Science in Finance

About the Program

The Master of Science in Finance degree focuses on teaching the technical competence to make financial decisions that can generate true value for today's business stakeholders. You'll develop a grounded foundation for business, economics, and quantitative skills.

The curriculum is based on a client-centered, problem-solving method using case studies to give you a hands-on approach to the material. Each course will provide you with a strong conceptual understanding of finance as you hone your analytical and critical thinking abilities. Your studies will emphasize technical competence, application of financial tools to decision-making, value creation for stakeholders, and professional responsibility and ethics.

A minimum of nine credits must be earned in Master of Science in Finance degree coursework with the College for Financial Planning. You must complete thirty (30) semester credits with a minimum 3.00 grade point average to complete the program.

Program Requirements

Course Code		Course Title	Prerequisite(s)	Credits
1.	ACCT510*	Financial Statement Analysis	None	3
2.	FINC520*	Managerial Finance	None	3
3.	ECON530*	Managerial Economics	None	3
4.	FINC540*	Investment Management	ACCT510 and FINC520	3
5.	FINC550	Quantitative Analysis in Finance	ACCT510 and FINC520	3
6.	FINC560	Global Finance	ECON530	3
7.	FINC570	Advanced Corporate Finance	ACCT510, FINC520, ECON530, FINC540, and FINC550	3
8.	FINC580	Derivatives	ECON530, FINC540, and FINC550	3
9.	FINC590	Current Issues in Finance	ACCT510, FINC520, ECON530, FINC540, and FINC550	3
10.	FINC600	Case Study in Financial Decision Making	27 credits earned in -and applicable to- the program	3
Total program hours				30

*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. For more information, see Graduate Certificates.

Course Descriptions—Master of Science in Finance

Core Courses

ACCT510 Financial Statement Analysis

3 credits

Prerequisite(s): None

This course will provide students with the accounting tools they need to perform investment analysis. Students will analyze a publicly-traded company of their choosing over the length of the course. The work consists largely of writing one- to two-page essays, answering short answer questions, and using Excel for calculations and analyzing financial statements.

ECON530 Managerial Economics

3 credits

Prerequisite(s): None

This course covers economic issues relevant to analyzing historical and current economic conditions, including economic indicators, monetary and fiscal policies, economic growth, international trade, currency exchange, and investment decisions. Weekly assignments are largely short answer and one- to two-page essays. Calculations are required in some assignments (e.g., currency exchange).

FINC520 Managerial Finance

3 credits

Prerequisite(s): ACCT510

This course will prove especially useful for students eager to learn more about financial ratios and decision-making. There are many calculations required in the weekly assignments, as well as short answer and some one-page essays. The course assignments and discussions do require research.

FINC540 Investment Management

3 credits

Prerequisite(s): ACCT510 and FINC520

Students enrolled in this course will develop a fundamental knowledge of managing and regulating investments for institutions, particularly for a current case study of the Alaska Permanent Fund. Some of the topics this course covers include investment alternatives, security valuation, and portfolio management. There are calculations, short-answer, and one-page essays required on weekly assignments.

Advanced Courses and Final Case Study

FINC550 Quantitative Analysis in Finance

3 credits

Prerequisite(s): ACCT510 and FINC520

This course exposes students to the quantitative aspects of the financial world. Students will apply probability and statistics, hypothesis testing, forecasting, and other quantitative techniques to learn financial analysis. Assignments use case studies of company financials and those of a company of the student's choosing with Excel required for most assignments.

FINC580 Derivatives

3 credits

Prerequisite(s): FINC540

This course focuses in on many aspects of derivatives, including markets, pricing, trading, and contracts. Students will learn derivative strategies and utilize pricing models throughout the course. Short answer and many calculations are required on weekly assignments. The text provides Excel templates for some derivative calculations.

FINC560 Global Finance

3 credits

Prerequisite(s): ECON530

Students in this course will have the opportunity to apply advanced economic theory, learning more about money and banking, and global finance in the process. Short-answer weekly assignments are required, with some short essays.

FINC590 Current Issues in Finance

3 credits

Prerequisite(s): All core courses (ACCT510, FINC520, ECON530, FINC540, and FINC550)

The course covers a financial topic of the students' choosing. Research and writing skills are learned in this course. Weekly critiques of writing are given, and students complete a 25- to 40-page research paper by the end of the class.

FINC570 Advanced Corporate Finance

3 credits

Prerequisite(s): All core courses (ACCT510, FINC520, ECON530, FINC540, and FINC550)

This course will familiarize students with advanced concepts of corporate finance. Some of the topics covered in this intensive curriculum include capital budgeting, financial statement analysis, mergers and acquisitions, corporate boards, and cash management. A presentation and research paper on a company of the student's choosing is required, in addition to weekly assignments of short-answer questions.

FINC600 Case Study in Financial Decision Making

3 credits

Prerequisite(s): 27 credits earned in and applicable to the program

Students enrolled in this final course will use courses they have taken already in their progression through the finance degree. They will hone in on several case studies and bring in an analysis of their own chosen company. Students will be expected to utilize their gained knowledge of pricing, global performance, and economic forecasting for the short-answer and short essay assignments in this course.

Graduate Certificates and MPAS Designation

Graduate Certificate in Personal Financial Planning

Students who complete fifteen (15) credits in the following courses and meet the eligibility requirements will be awarded a Graduate Certificate in Personal Financial Planning.

Course Code	Course Title	Prerequisite(s)	Credits
PFPL510	Financial Planning Process & Insurance	None	3
PFPL520	Investment Planning	None	3
PFPL530	Income Tax Planning	None	3
PFPL540	Retirement Planning & Employee Benefits	None	3
PFPL550	Estate Planning	None	3

Eligibility requirements

- Successful completion of fifteen (15) credits in required coursework
- Maximum of six (6) credits earned through transfer or articulated coursework
- 3.00 minimum cumulative GPA in applicable courses

Graduate Certificate in Financial Analysis

Students who complete twelve (12) credits in the following courses and meet the eligibility requirements will be awarded a Graduate Certificate in Financial Analysis.

Course Code	Course Title	Prerequisite(s)	Credits
ACCT510	Financial Statement Analysis	None	3
FINC520	Managerial Finance	None	3
ECON530	Managerial Economics	None	3
FINC540	Investment Management	ACCT510 and FINC520	3

Eligibility requirements

- Successful completion of twelve (12) credits in required coursework
- Maximum of three (3) credits earned through transfer or articulated coursework
- 3.00 minimum cumulative GPA in applicable courses.

Master Planner Advanced Studies (MPAS[®]) Designation

College for Financial Planning students are eligible to apply for the MPAS[®] 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.

Academic Standards and Policies

General

- Once accepted, you can monitor your degree progress online by logging into your Student Portal (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.
- 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.

Master's Degree Requirements

A minimum of thirty (30) credits are required for a master's degree, at least twenty-four (24) of which must be completed with the College. Graduate students may not enroll in more than three (3) credits per term without prior written approval from the Registrar's Office. See *Credit Overload* for more information.

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 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

The Add/Drop period runs from Monday through Sunday 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) or fax (303-220-1810) no later than Sunday, midnight of the first week of class.

Academic Standards and Policies

Credit Overload

You are expected to complete one course (3 credits) 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 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.

Requests must be made using the *Credit Overload Request Form* and sent to the Registrar's Office via email (registrar@cffp.edu) for review. Upon receipt of the request, student eligibility will be determined based on the following criteria:

- a. Currently in Good Academic Standing
- b. Minimum 3.50 cumulative GPA in current program
- c. Minimum of 6 credits completed in program (excludes transfer and articulated credits) within the past year
- d. No course withdrawals (W) or failures (F) within the last 6 months
- f. No dismissals within that last 6 months
- g. No unresolved/outstanding Incomplete (I) grades

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 Registrar@cffp.edu. 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 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.

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 Registrar@cftp.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@cftp.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@cftp.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.

Academic Standards and Policies

Grading System

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.

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.

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

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 Standards and Policies

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.

Academic Standing

Upon acceptance to and throughout enrollment students will be assigned one of the following academic standings. Students are encouraged to maintain a status of *Good Standing* throughout enrollment, but do have resources available to assist them should another standing be assigned.

Academic Standing	Definition
Academic Probation	The student has completed at least one (1) course in the graduate program and (1) failed (F) the course, or (2) has a program GPA below 3.00, or (3) both (1) and (2), and has not made progress since the last Academic Standards evaluation.
Academic Warning	The student has completed at least one (1) course in the graduate program and (1) failed (F) the course, or (2) has a program GPA below 3.00, or (3) both (1) and (2)
Dismissed	The student was enrolled in the program but has since been dismissed. This status is reserved for college-initiated/involuntary changes.
Good Standing	The student has completed at least one (1) course in the graduate program and has a GPA of 3.00 or higher (excludes articulated (CR) and transferred (T) credit).
Graduated	The student has met all the requirements necessary to complete the program and has graduated.
Withdrawn	The student was enrolled in the program but has withdrawn. This status is reserved for student-initiated/voluntary requests.

Satisfactory Academic Progress (SAP)

To ensure appropriate progress in the Graduate Degree Program, you are required to meet and maintain the following minimum standards:

- a. Make progress toward the completion of your degree by:
 - i. enrolling in a minimum of one degree-applicable course within 2 terms from the date of program acceptance (*see Continuous Enrollment below for more information*), and
 - ii. enrolling in a minimum of one degree-applicable course every three consecutive terms (*see Continuous Enrollment below for more information*)
- b. Maintain a cumulative program grade point average (GPA) of 3.00
- c. Successful completion of all attempted course(s) with a grade of C or higher

Continuous Enrollment

Students accepted into a Master of Science degree program 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 three terms, in addition to a 5-year completion requirement. Failure to complete a minimum of one course every three terms may result in dismissal from the program.

Academic Standards Committee

The Academic Standards Committee will review students following each term to ensure they are meeting all Satisfactory Academic Progress requirements.

Any student not meeting all requirements of SAP may be placed on Academic Warning, Academic Probation, or be dismissed from the program. Once minimum requirements of Satisfactory Academic Progress have been met, and students have satisfied any stated stipulations from the Academic Standards Committee, students may be removed from Academic Warning or Academic Probation.

Students will be notified in writing regarding Academic Standards Committee decisions.

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 (F) for a required course 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, but all course attempts will be recorded on transcripts.

Declining Transfer Credit

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 Registrar@cffp.edu. If approved, the course waiver or approved transfer credit will be voided in your record.

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 3.00 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 your diploma.

Please note, diplomas will only be processed and mailed once the degree has been conferred. 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).

Academic Integrity

Academic Integrity Guidelines

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.
- Unauthorized access to College systems.
- 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 Integrity 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 Integrity Committee.
- 3) 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 Integrity 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.
- 4) If a violation is confirmed, disciplinary sanctions are based on the seriousness of the situation:
 - a. 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.
 - b. 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.

Student Support and Resources

Student Support

Students may contact the Student Support Department for questions and/or information regarding, but not limited to:

- Testing requirements, deadlines, and information
- Course and Program withdrawals
- Textbooks
- Ordering transcripts
- Name change requests
- Assistance with College policies

Phone: (800) 237-9990

Email: cffpscc@cffp.edu

Academic Advisor

Following acceptance into a Graduate Degree Program, you will begin regular contact with the Academic Advisor to discuss goals, time frames, and planned progression toward graduation. Your Academic Advisor can assist in course selection prior to registration, understanding your degree requirements and academic records, and help guide you through the College's and Program's policies.

The Learning Management System (LMS)

The Master of Science Degree Programs are delivered on an asynchronous Online learning platform with software that make it easy for students to learn outside of a traditional classroom.

- Study Resources in our Learning Management System (LMS) include:
- Peer-to-Peer Learning – Discussion forum for students and instructors
- Course updates – Important course announcements from instructors
- Video Lectures (select courses) – Pre-recorded Professor lead lectures
- Reading Material (select courses) – Reading modules provided in a range of formats (PDF, Kindle Ebook, and ePub Files) for various devices.
- Turnitin – A Plagiarism app to promote academic integrity and improve student outcomes.
- Student Resources – Includes supplementary material designed to enhance the learning experience.
- Weekly quiz (select courses) – Intended to test the students understanding of learning objectives (LO).
- Groups – A place where students receive information and support from the Academic Advisor. As well as for students to ask questions and support one another.

College Library

The College Library provides students with access to an array of databases providing a broad collection of electronic journals, scholarly articles, and full-text periodicals. The Library can be accessed through the LMS or by signing into the student portal at ecampus.cffp.edu/Account/Logon.

Research Help – In addition to the research material and resources provided in each course students can also utilize the Ask a Librarian service for research questions. Ask a Librarian chat assistance is available 24 hours, 7 days a week.

Student Support and Resources

Accessibility & Accommodation Requests

The College for Financial Planning is committed to ensuring that persons with disabilities have full and equal access to our services as provided by the Americans with Disabilities Act (ADA) and implementing regulations. The College will not, on the basis of disability, deny a student access to or otherwise limit a student's access to or participation in its programs.

Application Process

- 1) Download the [ADA Accommodation Form](#) or please contact student services at cffpssc@cffp.edu to get an application emailed to you. Completed applications should be directed to:
 - a. Email: ce.compliance@cffp.edu
 - b. Fax: (602) 366-3391
- 2) Once your application is received, you will receive an email from the College's accessibility team that your application is being reviewed. If additional information is needed, you'll be contacted directly.

The accessibility team will coordinate with testing centers, faculty and administration as necessary to facilitate the accommodation.

GI Bill[®] Chapter Benefits

The College for Financial Planning values those who have served our country in uniform. We understand that many veterans want to start a new career and financial planning (a subset of financial services) is a career opportunity that can be started at any age.

The College provides several avenues to assist veterans in attaining their financial services education goals.

- The College provides courses of study that have been approved for the GI Bill[®]
- The College accepts GI Bill[®] benefits
 - Chapter 33 – Post 9/11 GI Bill[®]
 - Chapter 30 – Montgomery GI Bill[®]
 - Chapter 31 – Vocational Rehabilitation Program (VR&E)
 - Chapter 32 – Vietnam Educational Assistance Program (VEAP)
 - Chapter 35 – Survivors' and Dependents' Educational Assistance Program (DEA)
 - Chapter 1606 – Montgomery GI Bill[®] – Select Reserve (MGBILL-SR)

GI Bill[®] is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. government website.