

The Boston University Program in

FINANCIAL PLANNING



As concern for financial security has grown, individuals have increasingly turned to trained financial planners in order to make informed decisions in the face of an overwhelming, and at times confusing, wealth of information.

Boston University's Online Program in Financial Planning prepares practitioners for best practices in the field. The curriculum provides the training and skills needed to succeed on the rigorous CERTIFIED FINANCIAL PLANNER™ Certification exam, while building the core competencies necessary to work independently with clients to ensure their financial security. The program's courses enhance students' understanding of a variety of financial strategies and products by introducing and building upon the basics of financial planning to ultimately cover sophisticated techniques. The flexibility of the program enables students to gain knowledge in all relevant areas of interest, to obtain a Boston University Certificate in Financial Planning, and to prepare for the CFP® Certification Examination.

The Online Program in Financial Planning offers all of the prestige of a Boston University education, with the added flexibility that allows you to study at your own pace, at your own location.

Like our on-campus program, this CFP Board-Registered online program provides a respected certificate from Boston University, the rigorous academic foundation you need to advance your financial planning career, and excellent preparation for the CERTIFIED FINANCIAL PLANNER™ Certification exam—without the commitment of a full-time graduate degree program.

BENEFITS OF ONLINE STUDY AT BOSTON UNIVERSITY

- **Cost-effective**—expenses related to travel and supplies are eliminated. Spend your valuable time more productively.
- **Easy access**—delivered fully online, the certificate program can be accessed from anywhere, anytime. All it takes is a computer with internet access.
- **Flexibility**—tailor the pace of study to fit your own schedule and needs. On average, students complete their Certificate in Financial Planning in 12 months.
- **Forward-looking**—fulfill the education component for certification upon successful completion of the online program.
- **Subject-matter support**—an email link to a facilitator is available on every page of the course. There is no additional fee, and use is completely unlimited.
- **Live instruction**—online webinars are available to get your questions answered by experienced faculty.

WHY CHOOSE BOSTON UNIVERSITY'S ONLINE PROGRAM IN FINANCIAL PLANNING?

- **Experience**—since 1981, Boston University has trained thousands of financial planners through its top-ranked programs. Its prestigious and time-tested curriculum is available to you online, when and where you want it.
- **Knowledge**—BU offers the most comprehensive and affordable online program. Gain the skills that will build expertise.
- **Success**—students who complete the online Financial Planning course of study and review course are well-qualified to pass the CFP® Certification exam.

For more information, visit financialplanningonline.bu.edu or call 1-877-290-9005.

“When choosing a provider of the CFP® exam prep coursework, I decided on Boston University. The primary reason was the ability to work at my own pace at any time day or night. A secondary reason was that it is a great value. The format was easy to follow, covered the necessary material, and provided the necessary support on the few times questions came up. I just got the results of my CFP® exam and I was in the 51 percent who passed on the first attempt. I made the right choice relying on Boston University. Thank you.”

— **Michael D. Chamberlain**, *Chamberlain Financial Planning, LLC*

“I enjoyed the online course offered by Boston University. Most importantly, it allowed me to progress at my own pace. I completed the course work in about eight months and, along with a CFP® test prep course, it prepared me to pass the CFP® exam on the first try.”
— **Larry Rosenblatt**, *Rosenblatt Advisors, LLC*

Program Options

- Self-paced, fully online program (includes 21 months of online access)
- Individual online courses (includes 4 months of online access)

ONLINE CURRICULUM

CFP Board-Registered Program Curriculum

Introduction to Financial Planning

This course provides a comprehensive examination of the general principles of financial planning, professional conduct and regulation, and education planning—topics that constitute 30 percent of the principle knowledge topics tested on the CFP® Certification Examination. The course introduces the financial planning process and teaches students how to work with clients to set goals and assess risk tolerance. Learn how to process and analyze information, construct personal financial statements, develop debt management plans, recommend financing strategies, and understand the basic components of a written comprehensive financial plan. The course also covers the regulatory environment, time value of money, and core economic concepts.

Risk Management

This course provides students with an understanding of risk management and the tools and techniques available to minimize exposures to risk. You will learn how to conduct an insurance needs analysis for clients as well as how to evaluate insurance contracts for life, disability, long-term care, and health insurance. The course also covers how insurance rates are developed, what types of contracts are available, how to read insurance proposals, and how life insurance is used in financial planning. Students also learn about property and casualty insurance—including homeowners', liability, and auto insurance. Other topics include group life- and health-insurance plans, business uses of insurance, and annuities.

Investments

This course explores the securities market, sources of information, risk/return, debt and equities, stocks, bonds, options, futures, and security analysis, and culminates in portfolio construction and analysis. You will learn how to evaluate different asset classes for different investment objectives, and determine their suitability for investors considering investment goals, time horizons, risk tolerance, and tax situations. Quantitative investment concepts, investment theories and strategies, and asset pricing models are also examined.

Tax Planning

Participants in this course study taxation for individuals, sole proprietorships, partnerships, and corporations, as well as the tax aspects of investments, insurance, annuities, and retirement planning. You will be able to identify the likely tax consequences of personal and business financial activities and select appropriate and lawful tax-minimizing tactics and strategies.

Retirement Planning and Employee Benefits

This course teaches you how to conduct a retirement needs analysis for individuals and to recognize the key factors that affect retirement plan selection for business owners. You will learn to evaluate and compare the characteristics of various retirement plans and recommend which plan is appropriate in a given situation. The course covers tax-deferred retirement plans, IRAs, nonqualified plans, Social Security, Medicare, Medicaid, distribution strategies, taxation of distributions, and regulatory considerations.

Estate Planning

This course provides an introduction to federal gift, estate, and generation-skipping transfer taxes and the many planning techniques used to minimize the impact of these taxes on transfers of wealth. It also explores the income-tax effects of gifts and bequests, with particular attention to the limitations on income-shifting to family members. The nontax aspects of estate planning—including the estate planning process, property ownership, planning for incapacity, and planning for business owners—are examined, as are the need for estate planning documents for individuals, spouses, and unmarried couples. The course stresses the need for balancing tax and non-tax considerations in creating successful estate plans.

Capstone Course in Financial Planning

This course integrates financial planning topics learned in the previous courses and demonstrates how to apply this knowledge to the development of a comprehensive financial plan. Students will learn how to construct a plan according to CFP Board's Financial Planning Practice Standards and client objectives. Instructors will guide students through the online course material, quizzes, exercises, and assignments via participation in discussion boards. For the final project, students will prepare and orally present (via taped videos) a comprehensive financial plan to the faculty.

INSTRUCTIONAL MATERIALS

A Hewlett-Packard 12C financial calculator is required. For more information on purchasing the textbooks and an updated book list, visit bostonifi.com/ms/bufp/Bookstore.aspx.

CERTIFICATE IN FINANCIAL PLANNING

Students must earn a minimum grade of C (2.0, or a 73) in each course and an overall grade point average of B- (2.7, or an 80) to receive the Boston University Certificate in Financial Planning. Upon completion of both these requirements, please fill out the Certificate Completion Application and send it to the Boston University Center for Professional Education office.

TUITION REIMBURSEMENT

Many companies offer tuition reimbursement for continuing education courses, particularly if they lead to a specific designation.

ABOUT THE TUTOR

BRIAN EDDY, MBA, CFP®, CFA

Brian is an investment instructor in the financial planning program at Boston University. He is also the designated faculty facilitator for the online financial planning program. He is the founder and advisor of his own financial planning and tax firm, Eddy Company, LLC. He earned his Bachelor of Science degree from Gordon College in 1999 and his MBA in finance from Boston University in 2007. He holds the Chartered Financial Analyst (CFA) designation as well as CFP® certification. Before founding his own advisory firm, he worked for large financial institutions such as State Street Global Advisors, US Trust Company, and CDC Ixis Asset Management. He is currently the president of the board of directors of the Essex County Estate Planning Council, and serves on other boards such as the Cape Ann Chamber of Commerce and the North Shore YMCA. In his free time he enjoys hiking, kayaking, and traveling.

“As a practicing financial planner I am keenly aware of the value of education. My experience has taught me that the more education planners have, the better they are able to assist their clients in making important financial decisions.”

— **Robert J. Glovsky, JD, LL.M., CFP®, CLU, ChFC**

President, Mintz Levin Financial Advisors, LLC, Program Director Emeritus

ABOUT THE DIRECTOR

CAROLYNN TOMIN, CFP®, is program director for Boston University's Program for Financial Planning.

As a CFP® professional who specializes in financial education, Carolyn Tomin has taught estate planning courses and exam reviews for 20 years at universities in Massachusetts and Florida, as well as for many banks and financial service companies in both states. She is co-author of an estate planning textbook, *Principles of Estate Planning*, that is used in CFP Board-registered programs and law schools. As co-founder of a financial education company, she has presented continuing education courses to many financial service firms and professional organizations throughout the country. Tomin has served for three years on the CFP Board's Council on Education and was appointed chair for 2012. A member of the Financial Planning Association for many years, she has served on its SW Florida chapter board of directors, as well as on various committees for the organization's Boston chapter. She is a former member of the Boston Estate Planning Council.

Certified Financial Planner Board of Standards, Inc. owns the marks CERTIFIED FINANCIAL PLANNER™, CFP® and CFP®, which it awards to individuals who successfully complete initial and ongoing certification requirements. Boston University does not certify individuals to use the CFP®, federally registered CFP® and CERTIFIED FINANCIAL PLANNER™ certification marks. CFP® certification is granted only by 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.

ROBERT J. GLOVSKY SCHOLARSHIP FUND

The Robert J. Glovsky Scholarship Fund honors Robert J. Glovsky (LAW'76, '79), director emeritus of the Boston University Programs in Financial Planning. Scholarship awards are available on a yearly basis, and are awarded to students who plan to provide financial advice to those traditionally underserved by the financial planning industry. For information regarding eligibility and application procedures, visit bu.edu/professional.

CERTIFIED FINANCIAL PLANNER™ CERTIFICATION

The CERTIFIED FINANCIAL PLANNER™ certification is the best-known certification in the financial planning field. The Boston University Online Program in Financial Planning is registered with the Certified Financial Planner Board of Standards, Inc. (CFP Board) and fulfills the requirements for education. Satisfactory completion of the BU program qualifies candidates to sit for the CFP® Certification Examination. Students who pass the examination and fulfill the work experience and ethics requirements may be entitled to the CFP® certification.

A Message from the Director

Students want to receive the best financial education possible to enhance their knowledge and advance their careers. With its national reputation for excellence, experienced instructors, high academic standards, and relevant curricula, the Boston University Program for Financial Planning provides this education—and more. My commitment and focus as program director is to prepare students for the art and practice of financial planning. If you are seeking the finest education available in the growing field of financial planning, I invite you to consider joining the Boston University Program for Financial Planning.

— **Carolynn Tomin, CFP®**, Program Director

LEARN MORE

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Visit: financialplanningonline.bu.edu

To learn more about BU's Center for Professional Education, visit bu.edu/professional.

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