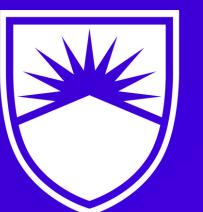


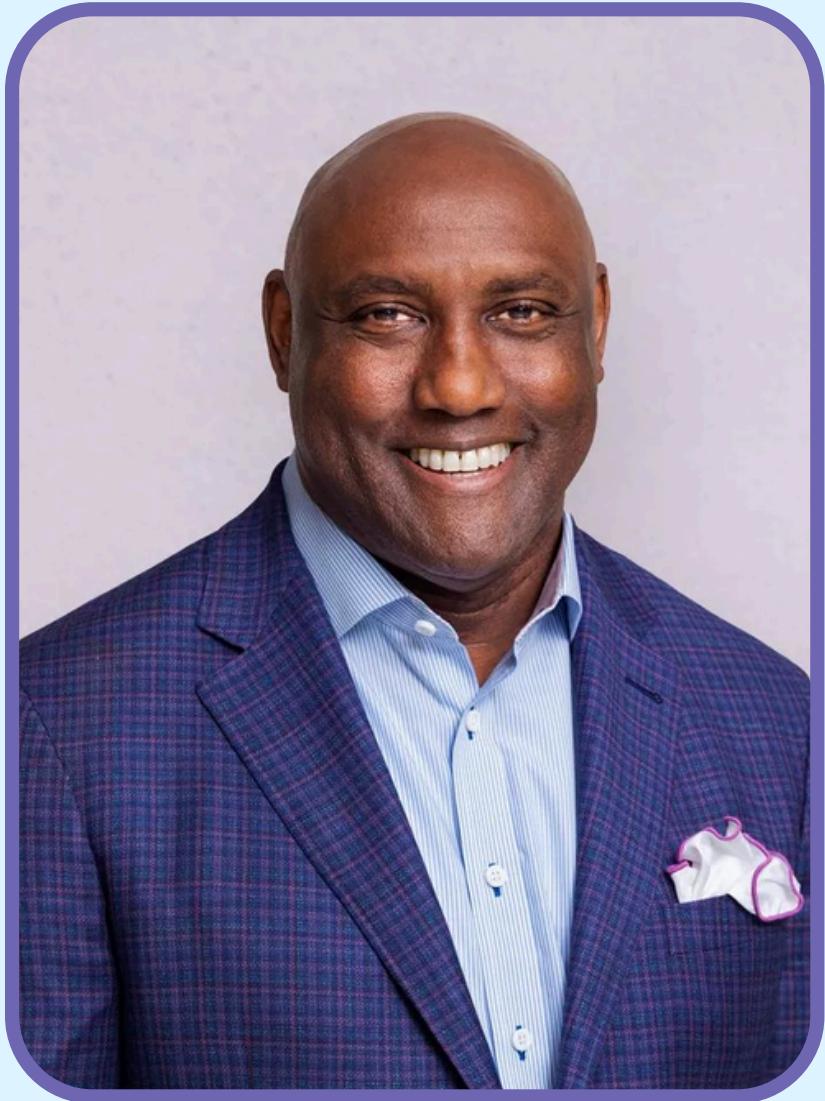
# Academic Catalog

## 2025-2026

Revised November 2025



THE  
**AMERICAN**  
**COLLEGE**<sup>1</sup>  
OF FINANCIAL SERVICES®



## Welcome

Since its founding in 1927, The American College of Financial Services has been dedicated to advancing the careers of financial professionals through rigorous, high-quality education that is relevant, comprehensive, and accessible. Our longstanding commitment to academic excellence and ethical leadership has positioned us as a premier institution within the financial services industry.

From the introduction of the esteemed Chartered Life Underwriter® (CLU®) designation to the development of the innovative Retirement Income Certified Professional® (RICP®) credential, The College continues to design and deliver forward-thinking programs that address the demands of an evolving financial landscape.

Our distinguished faculty, along with our Centers of Excellence, are comprised of nationally recognized scholars and industry experts whose research and insights help shape professional standards and best practices. Their contributions extend beyond the classroom, providing thought leadership that supports financial professionals in delivering exceptional client outcomes.

At The American College, we emphasize applied knowledge and real-world relevance. Our curriculum equips advisors with the expertise needed to navigate complex financial topics including wealth accumulation, retirement income distribution, philanthropic planning, and holistic financial strategies—all grounded in a strong foundation of ethics and professional responsibility.

We invite you to explore our website as a resource for current industry developments, in-depth program information, and exclusive access to lectures and webcasts led by our faculty. Thank you for considering The American College of Financial Services as your partner in professional growth. We encourage you to take the next step in your journey and join a community committed to lifelong learning and lasting impact.

**George Nichols III, CAP®**  
**President and CEO**  
**The American College of Financial Services**



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# Mission, Vision, & Values



Since 1927, The American College of Financial Services has empowered financial professionals to achieve their career goals through rigorous, practical education. Our mission is to serve society by delivering high-quality learning to those responsible for the public's financial well-being. We are dedicated to student success, relevant coursework, and innovative approaches to financial education. Our renowned faculty and Centers of Excellence include industry leaders whose expertise helps shape the future of the financial services profession. Our website is a valuable resource for program information, industry updates, and access to expert-led lectures and webcasts. What sets us apart is our commitment to "Pracademics"—a practical approach to learning that prepares advisors to excel in areas such as wealth accumulation, financial planning, charitable giving, and retirement strategies, all with a strong emphasis on ethics and professionalism. Thank you for your interest in The American College of Financial Services. We invite you to take the next step in your professional journey and make us your partner in lifelong learning.

## Mission

*Our mission is to provide applied financial knowledge and education, promote lifelong learning, and advocate for ethical standards for the benefit of society.*

## Vision

*The standard of excellence in providing applied financial knowledge and education through a platform that serves financial professionals, nonprofit and for-profit executive leaders, underserved communities, as well as consumers looking to improve their personal understanding and management of finances and wealth.*

## Values

*We maintain the core values of integrity, respect, accountability, and excellence in all interactions with students, stakeholders, and one another.*

# Values

## Respect:

We cultivate a diverse and inclusive environment where everyone is valued equally and encouraged to contribute and be heard.

## Integrity:

We create trust by adhering to the highest academic, professional, and ethical principles in all that we do.

## Accountability:

We commit to being dependable, results-oriented, empowered, and accountable for our actions.

## Excellence:

We're passionate about lifelong learning and deliver academic excellence to drive impactful student and societal outcomes.

# Accreditation



**The American College of Financial Services is accredited by:**

**THE MIDDLE STATES COMMISSION ON HIGHER EDUCATION (MSCHE)**

**1007 North Orange Street 4th Floor**

**MB #166 Wilmington, DE 19801**

**(267) 284-5011**

**[www.msche.org](http://www.msche.org)**

**The MSCHE is an institutional accrediting agency recognized by the U.S. Secretary of Education and the Council for Higher Education Accreditation (CHEA). It is a voluntary, non-governmental, membership association that defines, maintains, and promotes educational excellence across institutions with diverse missions, student populations, and resources. It examines each institution as a whole, not just specific programs within institutions. The MSCHE assures students and the public of the educational quality of higher education. Its accreditation process ensures institutional accountability, self-appraisal, improvement, and innovation through peer review and the rigorous application of standards within the context of institutional mission. The American College of Financial Services has been accredited by the Middle States Commission since 1978.**

**The American College of Financial Services has been approved to participate in State Authorization Reciprocity Agreements.**

**The National Council for State Authorization Reciprocity Agreements (NC-SARA) is a private nonprofit organization [501(c)(3)] that helps expand students' access to educational opportunities and ensure more efficient, consistent, and effective regulation of distance education programs.**

**Recognizing the growing demand for distance education opportunities, higher education stakeholders – including state regulators and education leaders, accreditors, the U.S. Department of Education, and institutions – joined together in 2013 to establish the State Authorization Reciprocity Agreements (SARA), which streamline regulations around distance education programs.**

**In partnership with four regional compacts, NC-SARA helps states, institutions, policymakers, and students understand the purpose and benefits of participating in SARA. Today, more than 2,200 institutions in 49 member states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands all voluntarily participate in SARA.**

**NATIONAL COUNCIL FOR STATE AUTHORIZATION RECIPROCITY AGREEMENTS (NC-SARA)**

**3005 Center Green Drive, Ste 130**

**Boulder, CO 80301**

**(720) 680-1600**

**[info@nc-sara.org](mailto:info@nc-sara.org)**

**[www.nc-sara.org](http://www.nc-sara.org)**



## Experience Requirements for Designations

Many designations require verifiable professional experience and compliance with The College's code of ethics. Program pages and the FAQ center outline current experience thresholds and attestation steps.

For all Huebner School designations except the WMCP®, 3 years of full-time, relevant business experience is required to earn a designation. The 3-year period must be within the five (5) years preceding the date of the award. Due to differing program structures, the WMCP® requires one (1) year of relevant experience. The following activities meet the business experience requirements for Huebner School certifications:

- **Insurance and health care**

- Field underwriting and management, including sales and service activities; supervision and management of persons involved in sales or services; or staff support of persons in these activities
- Company management and operations in positions involving substantial responsibility

- **Financial services and employee benefits**

- Client services and related management, including direct contact with clients; supervision and management of persons involved directly in the process of providing financial services or employee benefits; or staff support of persons in these activities

- Financial institution management and operations in positions involving substantial responsibility
- University or college teaching of subjects related to the Huebner School
- curriculum on a full-time basis at a regionally accredited institution of higher education
- Government regulatory service in a related field in a responsible administrative, supervisory, or operational capacity
- Activities directly or indirectly related to the protection, accumulation, conservation, or distribution of the economic value of human life; these include the work of actuaries, attorneys, CPAs, investment advisers, real estate investment advisers, stockbrokers, trust officers, or persons in other similar

## Explore our Programs

**AEP**®

Accredited Estate Planner®

**CAP**®

Chartered Advisor in Philanthropy®

**CFP**®

Certified Financial Planner®

**ChFC**®

Chartered Financial Consultant®

**ChSNC**®

Chartered Special Needs Consultant®

**CLU**®

Chartered Life Underwriter®

**FSCP**®

Financial Services Certified Professional®

**MSFP**

Master of Science in Financial Planning

**RICP**®

Retirement Income Certified Professional®

**TPCP**®

Tax Planning Certified Professional®

**WMCP**®

Wealth Management Certified Professional®

Click here to learn about  
our Certificate Programs!

# Huebner School Overview

The Huebner School delivers flexible learning designed for working professionals through The College's e-learning platform and exam partnership options. Founded in 1927, by industry pioneer Solomon S. Huebner, The American College of Financial Services has a long history of providing financial services education. The College graduated its first designees in the Chartered Life Underwriter® (CLU®) program in 1928. Since then, The College has awarded more than 200,000+ professional designations to individuals working in financial services, serving as a standard-bearer for quality education in the field. Professional designations in insurance, financial planning, retirement income, wealth management planning, and agency leadership are offered through The College.

## Learning Models: Personal Pathway®, Live Webinars, Self-Study, Advance the Core (AtC)

- **Personal Pathway®:** A student-centered approach enabling you to select a structured 14-week path or a more self-paced experience within the term, supported by digital materials and discussion spaces.
- **Live Webinars:** Many courses[HG5] [JW6] offer live webinar sessions led by faculty or expert instructors to provide structure, interaction, and real-time Q&A.
- **Self-Study:** Courses include digital readings, video lectures, practice questions, and assessments you can complete on your schedule during the term.
- **Advance the Core:** Some programs may include core-concept reinforcement experiences or modules to deepen mastery of foundational topics. When offered, details (format, cadence, and expectations) will be specified in your course syllabus and LMS.
- **Check Your Syllabus.** Specific participation requirements, pacing options, and graded components vary by course and program.

## Course Passing Requirement

**Huebner School (undergraduate-level programs):** Minimum passing standards are defined by program and course; courses require a C or higher to earn credit and to meet transfer-equivalency thresholds.

## Attendance

Attendance expectations align with your chosen learning path: - Live webinar courses: Attendance and active participation may be required and tracked; makeup expectations are detailed in the syllabus. - Self-paced components: You are responsible for meeting assignment and assessment deadlines published in your course.

## Course Access

Access your courses, grades, discussion spaces, and exam readiness tools via your Learning Hub. Course access opens upon enrollment and account activation and remains available per the course schedule and program rules.

## Textbooks and Course Materials

Most programs include digital course materials (downloadable content, videos, and practice tools). If a course requires a physical text or additional resources, your course page or syllabus will list them. Always verify in the Learning Hub what is included with tuition and what you may need to purchase separately.

## Extensions and Late Assignments

- **Extensions:** Requests may be considered in limited circumstances and must follow the procedure in your syllabus and handbook. Documentation may be required.
- **Late Work:** Late submission penalties or cutoffs are defined in the syllabus. Communicate proactively with your instructor and advising team if issues arise.

# CFP® Certified Financial Planner®

The CFP® certification is the gold standard in financial planning—respected by clients, employers, and the financial services industry. At The American College of Financial Services, our CFP® Certification Education Program prepares you with the knowledge, skills, and confidence to pass the CFP® exam and excel in a growing profession. With a legacy of excellence and a commitment to student success, our program blends rigorous academics with flexible learning, helping you achieve certification on your terms.

## Key Benefits:

- **CFP Board-Registered Curriculum:** Covers all required topics, including retirement, investments, insurance, tax, and estate planning
- **Proven Exam Prep Support:** Includes practice questions, mock exams, and expert guidance to help you pass the CFP® exam with confidence
- **Faculty of Industry Experts:** Learn from experienced educators and practitioners with deep knowledge in financial planning
- **Career-Boosting Credential:** Stand out to clients and employers with one of the most respected certifications in the industry

## Flexible, Online Learning Built for Busy Professionals

Our 100% online format gives you the freedom to study on your schedule—anytime, anywhere. Whether you're balancing work, family, or both, you can progress through the program at your own pace with access to self-paced modules, digital textbooks, and robust support resources.

## Who Should Enroll?

- Aspiring Financial Planners
- Career Changers Entering Financial Services
- Insurance or Investment Professionals Expanding Their Practice
- Bankers, Accountants, and Advisors Seeking a Broader Credential

## CFP® Certification Can Help You:

- Deepen your planning knowledge
- Expand your client base
- Increase earning potential
- Build long-term trust with clients

# CFP®

## Certified Financial Planner®

Course #	Course Name	Keywords
HS 300	Financial Planning: Process and Environment	financial planning process; financial statement analysis; economic concepts
HS 311	Fundamentals of Insurance Planning	risk management; life insurance; homeowner; liability insurance; debt management techniques; property
HS 321	Fundamentals of Income Taxation	income taxation; tax credit and deduction; business assets; investments
HS 326	Planning for Retirement Needs	pension plans; sharing plans; stock bonuses; IRAs; SEPs; 403b; 457 retirement plans; social security
HS 328	Investments	portfolio management; ratio analysis; income/estate securities; valuation models; fund selection techniques
HS 330	Fundamentals of Estate Planning	estate planning documents; property titling; trust; tax system; charitable planning strategies
HS 333	Personal Financial Planning: Comprehensive Case Analysis	financial planning process; insurance, taxation; investments; retirement; and estate planning

# ChFC®

## Chartered Financial Consultant®

The ChFC® designation is a comprehensive financial planning credential that equips you to meet the diverse needs of today's clients—at every stage of life and wealth. With a curriculum that goes beyond the basics, the ChFC® covers real-world topics like behavioral finance, small-business planning, retirement income, and legacy strategies. Developed and delivered by The American College of Financial Services, the ChFC® program is designed for professionals who want to provide practical, holistic advice with confidence.

### Key Benefits:

- **Comprehensive Planning Skills:** Covers investments, insurance, estate, income tax, retirement, and more
- **Modern Curriculum:** Includes advanced topics such as behavioral finance, planning for LGBTQ+ clients, special needs planning, and small business solutions
- **No Exam Requirement:** Earn your credential by completing coursework and assessments—no comprehensive final exam
- **Expand Your Value:** Position yourself as a trusted, knowledgeable advisor with solutions for clients at every life stage

### Flexible, Online Learning to Fit Your Life

Designed for working professionals, the ChFC® program is offered 100% online. Learn at your own pace with self-directed modules, interactive content, and support from expert faculty. Whether you're looking to deepen your expertise or broaden your practice, ChFC® gives you the tools without disrupting your schedule.

### Who Should Pursue the ChFC®?

- Financial Advisors and Planners
- Insurance and Investment Professionals
- Bankers, CPAs, and Wealth Managers
- Career Changers Entering Financial Services
- Professionals who want CFP®-level knowledge—with more flexibility

### Why Choose the ChFC®?

- Respected alternative or complement to the CFP®
- Builds planning confidence across client segments
- Ideal for advisors seeking advanced, real-world strategies
- Leads to greater client satisfaction and long-term relationships

# ChFC®

## Chartered Financial Consultant®

Course #	Course Name	Keywords
HS 300	Financial Planning: Process and Environment	financial planning process; financial statement analysis; economic concepts
HS 311	Fundamentals of Insurance Planning	risk management; life insurance; homeowner; liability insurance; debt management techniques; property
HS 321	Fundamentals of Income Taxation	income taxation; tax credit and deduction; business assets, investments
HS 326	Planning for Retirement Needs	pension plans; sharing plans; IRAs; stock bonuses; SEPs; 403b; 457 retirement plans; social security
HS 328	Investments	portfolio management; ratio analysis; securities; valuation models; fund selection techniques
HS 330	Fundamentals of Estate Planning	estate planning documents; property titling; trust; tax system; charitable planning strategies
HS 333	Personal Financial Planning: Comprehensive Case Analysis	financial planning process; insurance; taxation; investments; retirement; and estate planning
HS 347	Contemporary Applications in Financial Planning	comprehensive financial planning

# ChSNC®

## Chartered Special Needs Consultant®

The ChSNC® designation is the nation's premier credential for professionals who serve individuals with disabilities or special needs and their families. Designed to address the unique legal, financial, and emotional challenges of special needs planning, the ChSNC® program equips advisors with the tools to make a meaningful impact—today and for generations to come.

Whether you're a financial advisor, attorney, or nonprofit advocate, the ChSNC® helps you guide families through some of life's most complex and personal decisions with empathy and confidence.

### Key Benefits:

- **Specialized Expertise:** Learn to navigate government benefits, estate planning, insurance, tax strategies, and caregiving challenges
- **Holistic Planning Skills:** Understand the emotional and practical needs of families across every life stage
- **Collaborative Approach:** Gain insights to work effectively with attorneys, medical professionals, and social workers
- **Make a Difference:** Be a trusted resource for families seeking stability, dignity, and long-term care strategies

### Flexible, Online Learning

Designed for busy professionals, the ChSNC® program is delivered 100% online. Learn at your own pace with engaging video content, case studies, and interactive modules—all while earning a designation that allows you to stand apart in a specialized and growing field.

### Who Should Enroll?

- Financial Advisors and Planners
- Attorneys and CPAs
- Insurance Professionals
- Nonprofit Leaders and Social Workers
- Special Needs Advocates and Consultants

### What You'll Gain:

- Deep understanding of government benefits like SSI, SSDI, Medicaid, and ABLE accounts
- Estate planning strategies including special needs trusts
- Communication skills for engaging with families and caregivers
- Confidence in delivering customized, life-long financial strategies

# ChSNC®

## Chartered Special Needs Consultant®

Course #	Course Name	Keywords
HS 375	Introduction to Disability and Lifetime Planning	disability; employment; housing; social security; governmental programs; caregiving
HS 376	Legal and Financial Issues for Special Needs Families	guardianships; wills; power of attorney; ABLE accounts; trusts; Medicaid; adoption; dependents
HS 377	Financial Planning for Families Caring for Those with Special Needs	ABLE account; SSI; Medicaid; income tax; special needs trust; federal tax issues; long-term care

# CLU®

## Chartered Life Underwriter®

For over 90 years, the Chartered Life Underwriter® (CLU®) designation has been recognized as the premier credential for professionals specializing in life insurance and estate planning. Offered by The American College of Financial Services, the CLU® equips financial advisors and insurance professionals with advanced knowledge to protect clients, preserve wealth, and support long-term planning. Whether you're advising individuals, families, or business owners, the CLU® helps you deliver solutions that ensure peace of mind across generations.

### Key Benefits:

- Deep Expertise in Life Insurance: Gain mastery in life insurance products, underwriting, policy design, and needs analysis
- Advanced Estate and Business Planning: Learn strategies for wealth transfer, succession planning, and key-person coverage
- Enhanced Credibility: Earn one of the oldest and most respected designations in the insurance and financial services industry
- Client-Centered Solutions: Deliver personalized planning that protects what matters most to your clients

### Flexible, Online Learning Experience

The CLU® program is offered 100% online—designed for busy professionals who need to balance learning with career demands. Progress through self-paced modules with the guidance of industry-leading faculty, digital resources, and case-based scenarios that reflect real-world challenges.

### Who Should Pursue the CLU®?

- Financial Advisors and Planners
- Insurance Agents and Brokers
- Estate Planning Specialists
- Agency Leaders and Field Managers
- Professionals focused on legacy, protection, or business owner clients

### Why Choose the CLU®?

- Over 90 years of proven industry recognition
- Developed by the leader in financial services education
- Supports ethical, knowledgeable, and client-focused advice
- Ideal complement to the CFP®, ChFC®, or advanced estate planning credentials

**CLU®**  
**Chartered Life Underwriter®**

Course #	Course Name	Keywords
<b>HS 323</b>	The Tools and Techniques of Life Insurance Planning	insurance; operations; annuities; regulations; insurance reserves
<b>HS 324</b>	Legal Aspects of Life Insurance	legal rights; contract laws; ownership and creditor rights; advertising and privacy issues
<b>HS 330</b>	Fundamentals of Estate Planning	estate plan; gift tax system; transfer of property; trusts; wills; buy-sell agreements
<b>HS 331</b>	Planning for Business Owners and Professionals	estate freezing; valuation of assets; disposition of business interest; compensation planning

\*Applicable electives include: **HS 300, HS 311, HS 321, HS 326, and HS 328**

# FSCP® Financial Services Certified Professional®

For over 90 years, the Chartered Life Underwriter® (CLU®) designation has been recognized as the premier credential for professionals specializing in life insurance and estate planning. Offered by The American College of Financial Services, the CLU® equips financial advisors and insurance professionals with advanced knowledge to protect clients, preserve wealth, and support long-term planning. Whether you're advising individuals, families, or business owners, the CLU® helps you deliver solutions that ensure peace of mind across generations.

## Key Benefits:

- Deep Expertise in Life Insurance: Gain mastery in life insurance products, underwriting, policy design, and needs analysis
- Advanced Estate and Business Planning: Learn strategies for wealth transfer, succession planning, and key-person coverage
- Enhanced Credibility: Earn one of the oldest and most respected designations in the insurance and financial services industry
- Client-Centered Solutions: Deliver personalized planning that protects what matters most to your clients

## Flexible, Online Learning Experience

The CLU® program is offered 100% online—designed for busy professionals who need to balance learning with career demands. Progress through self-paced modules with the guidance of industry-leading faculty, digital resources, and case-based scenarios that reflect real-world challenges.

## Who Should Pursue the CLU®?

- Financial Advisors and Planners
- Insurance Agents and Brokers
- Estate Planning Specialists
- Agency Leaders and Field Managers
- Professionals focused on legacy, protection, or business owner clients

## Why Choose the CLU®?

- Over 90 years of proven industry recognition
- Developed by the leader in financial services education
- Supports ethical, knowledgeable, and client-focused advice
- Ideal complement to the CFP®, ChFC®, or advanced estate planning credentials

# FSCP®

## Financial Services Certified Professional®

Course #	Course Name	Keywords
FP 99	Foundations of Financial Planning	financial needs and products; client financial needs
FA 200	Techniques for Prospecting: Prospect or Perish	setting income & activity goals; prospect; strategic; tactical; and operational business planning
FA 203	Essentials for Meeting Client Needs	consultation; client meetings; identify needs; present solutions; foster client relationships

\*Applicable electives include: *FA 222, FA 257, HS 300, HS 323, RICP 353, and WMCP 360.*

# **RICP®**

## **Retirement Income Certified Professional®**

The RICP® designation gives financial professionals the specialized knowledge they need to help clients make confident, informed decisions as they transition into retirement. From managing risks to creating sustainable income strategies, the Retirement Income Certified Professional® program equips you to guide clients through one of life's most financially complex stages.

Offered by The American College of Financial Services, the RICP® is a trusted, career-enhancing credential built for today's evolving retirement landscape.

### **Key Benefits:**

- **Specialized Knowledge:** Learn how to turn assets into reliable income streams while addressing longevity, healthcare, and tax concerns
- **Client-Centered Planning:** Gain tools to help clients preserve wealth, manage risks, and feel secure in retirement
- **Increased Credibility:** Position yourself as a retirement income specialist in high demand across the financial services industry
- **Real-World Application:** Engage with practical strategies, case studies, and up-to-date content designed for immediate implementation

### **Flexible, Online Learning Experience**

Designed for busy professionals, the RICP® program is delivered 100% online. Study on your schedule with self-paced modules, expert faculty, and interactive content that fits into your day-to-day life—without pausing your career.

### **Who Should Pursue the RICP®?**

- Financial Advisors and Planners
- Insurance and Investment Professionals
- Bankers, Wealth Managers, and RIAs
- Anyone advising retirees or pre-retirees on income strategies

### **What You'll Learn:**

- Retirement income strategies and withdrawal sequencing
- Social Security and Medicare optimization
- Risk management, including long-term care and inflation protection
- Estate and legacy planning in retirement
- Tax-efficient income distribution

# RICP<sup>®</sup>

## Retirement Income Certified Professional<sup>®</sup>

### Course #

**RICP 353**

**RICP 354**

**RICP 355**

### Course Name

Retirement Income Process,  
Strategies and Solutions

Sources of  
Retirement Income

Managing the  
Retirement Needs

### Keywords

retirement income plan; client  
goals; risks; management  
strategies

retirement income portfolio;  
retirement income

retirement plan management;  
tax-efficient distribution options;  
Medicare; long-term care needs

\*Applicable electives include: *RICP 355 and HS 326* (if you select single courses or three course packages).

# TPCP®

## Tax Planning Certified Professional®

The Tax Planning Certified Professional® (TPCP®) designation empowers financial professionals to bring greater value to clients by integrating tax-smart strategies into financial, retirement, and estate plans. Developed with a practical, planning-first approach, this program helps you deliver proactive, year-round tax planning—not just tax preparation. Offered by The American College of Financial Services, the TPCP® is designed to help you confidently navigate complex tax laws, optimize client strategies, and stand out in a competitive marketplace.

### Key Benefits:

- **Practical Tax Planning Skills:** Learn how to apply tax strategies to real client situations, from wealth transfer and retirement to charitable giving and business planning
- **Client-Centered Approach:** Help clients minimize tax burdens and align their financial goals with long-term tax efficiency
- **Cross-Disciplinary Knowledge:** Strengthen your ability to collaborate with CPAs, attorneys, and other professionals
- **Immediate Value:** Apply actionable tax planning techniques that improve client outcomes and deepen trust

### Flexible, Online Learning Experience

The TPCP® program is delivered 100% online, designed to fit the schedule of busy financial professionals. With self-paced coursework, expert-led modules, and interactive case studies, you can master complex tax topics without disrupting your career or client service.

### Who Should Pursue the TPCP®?

- Financial Planners and Advisors
- Wealth Managers and RIAs
- Retirement and Estate Planning Specialists
- Insurance Professionals
- Accountants and CPAs seeking a planning-focused perspective

### What You'll Learn:

- Tax-efficient retirement income strategies
- Asset location and withdrawal sequencing
- Tax planning for high-net-worth individuals
- Charitable giving, trusts, and estate tax planning
- Year-round tax-smart planning for individuals and business owners

# TPCP®

## Tax Planning Certified Professional®

Course #	Course Name	Keywords
TPCP 101	Tax Planning During the Accumulation Phase	foundation; client lifecycle; investment growth; outpace tax liability
TPCP 102	Tax Planning During Retirement	withdraw strategies; client lifecycle; investments
TPCP 103	Tax Planning for End of Life and Special Situations	client tax liability; tax implications

# WMCP®

## Wealth Management Certified Professional®

The Wealth Management Certified Professional® (WMCP®) designation is a cutting-edge credential built for today's financial advisors who want to go beyond traditional planning and deliver personalized, goals-based wealth strategies. The program blends investment management with behavioral finance and risk-based planning to help clients make better decisions—and achieve better outcomes.

Offered by The American College of Financial Services, the WMCP® equips you with the skills to deliver deep value in high-trust client relationships.

### Key Benefits:

- **Modern Portfolio Strategies:** Learn how to design and manage investment portfolios aligned with individual client goals, risk tolerance, and time horizons
- **Behavioral Finance Integration:** Understand client behavior and decision-making biases to improve advice delivery and client outcomes
- **Practical Planning Skills:** Apply risk-based asset allocation, tax-aware investing, and dynamic planning techniques
- **Professional Differentiation:** Stand out with a credential that demonstrates deep expertise and forward-thinking client service

### Flexible, Online Learning Experience

The WMCP® program is delivered 100% online, giving you the freedom to learn on your schedule while continuing to serve your clients. Through interactive coursework, case studies, and faculty-led content, you'll develop real-world skills you can apply immediately in your practice.

### Who Should Pursue the WMCP®?

- Financial Advisors and Wealth Managers
- RIAs and Investment Professionals
- CFP® Certificants and ChFC® Designees Seeking Investment Depth
- Advisors Serving High-Net-Worth and Goals-Based Clients

### What You'll Learn:

- Advanced asset allocation and investment planning
- Risk profiling and goal-based wealth strategies
- Behavioral finance and client communication
- Tax-aware portfolio construction and rebalancing
- Incorporating lifetime income and protection products into plans

# WMCP®

## Wealth Management Certified Professional®

Course #	Course Name	Keywords
<b>WMCP 360</b>	Introduction to Goal-Based Planning	investing, borrowing; protection; life-cycle framework; economic environment; financial markets
<b>WMCP 361</b>	Efficient Investments Portfolios	portfolio construction; client spending goals; equity and fixed income instruments; securities
<b>WMCP 362</b>	Strategic Wealth Management	tax-sheltered accounts; charitable planning goals; wealth management strategies

# Richard Irwin Graduate School Overview

## Irwin Graduate School Overview

Graduate programs emphasize advanced scholarship, applied research, and leadership. Policies and expectations are detailed in this student handbook.

### Course Access

Access your graduate courses, grades, discussion spaces, and exam readiness tools via your Learning Hub. Course access opens upon enrollment and account activation and remains available per the course schedule and program rules.

### Textbooks and Course Materials

Most graduate programs include digital course materials (downloadable content, videos, and practice tools). If a course requires a physical text or additional resources, your course page or syllabus will list them. Always verify in the Learning Hub what is included with tuition and what you may need to purchase separately.

### Extensions and Late Assignments

- **Extensions:** Requests may be considered in limited circumstances and must follow the procedure in your syllabus and handbook. Documentation may be required.
- **Late Work:** Late submission penalties or cutoffs are defined in the syllabus. Communicate proactively with your instructor and the graduate advising team if issues arise.

### Residencies

Some graduate studies may require or offer residencies or intensive experiences. Residency expectations (location, modality, deliverables) appear in your program materials.

### Graduate Certificates

The Irwin Graduate School offers graduate-level certificates that can enhance focused expertise or stack into degree pathways. Admissions, grading, and academic standing policies follow Graduate School standards.

### Course Passing Requirements

Irwin Graduate School (graduate-level programs): Graduate-level performance standards apply; courses require a B or higher to earn graduate credit and remain in good standing.

# AEP® Accredited Estate Planner®

Enhance your estate planning expertise and set yourself apart among leading financial professionals with the Accredited Estate Planner® (AEP®) designation. This esteemed graduate-level credential is conferred upon seasoned estate planning practitioners who fulfill rigorous educational and experiential criteria.

The AEP® designation encompasses advanced planning methodologies, ethical considerations, and interdisciplinary collaboration, equipping you to deliver comprehensive estate planning strategies that align with your clients' financial and legacy objectives.

## Key Benefits:

- Earn recognition as a preeminent expert in estate planning
- Strengthen your capacity to operate across legal, tax, and financial domains
- Expand your professional network through the National Association of Estate Planners & Councils (NAEPC)
- Gain access to continual resources and continuing education opportunities
- Ideal Candidates: This designation is designed for attorneys, CPAs, CFP® professionals, CLUs®, ChFC®s, and trust officers with a minimum of five years of experience in estate planning.

## Offered in Partnership with:

The National Association of Estate Planners & Councils (NAEPC)

## Flexibility:

This program allows participants to complete courses at their own pace.

# AEP®

## Accredited Estate Planner®

Course #	Course Name	Keywords
<b>MSFP 615</b>	<b>Advanced Estate Management and Planned Giving</b>	gift; estate/insurance planning; transfer tax law; charitable giving
<b>MSFP 589</b>	<b>Financial Statement Analysis &amp; Small Business Valuation (Elective)</b>	corporate finance; personal wealth; business valuation
<b>MSFP 543</b>	<b>Business Succession Strategies (Elective)</b>	business succession/estate planning; discount techniques; value sales; retirement strategies
<b>CAP 539</b>	<b>Planning for Impact in Context of Family Wealth (Elective)</b>	client and donor goals; business exit plan; gift plan; estate plan
<b>CAP 549</b>	<b>Charitable Giving Strategies (Elective)</b>	client-specific or donor-specific benefits; charitable tools
<b>MSFP 584</b>	<b>Executive Compensation (Elective)</b>	executive pay packages; base salary; bonus, short & long-term incentives; ERISA; executive perks

# CAP® Chartered Advisor in Philanthropy®

The CAP® designation empowers financial professionals, nonprofit leaders, and advisors to help clients create powerful giving strategies that align wealth with values. Through a unique blend of charitable planning, estate strategies, and cross-sector collaboration, CAP® professionals become trusted guides in helping individuals and families create lasting philanthropic legacies. Whether you serve high-net-worth individuals, foundations, or nonprofits, the CAP® program offers a powerful framework for integrating philanthropy into holistic financial and estate planning.

## Key Benefits:

- **Specialized Expertise:** Gain in-depth knowledge of charitable giving techniques, tax strategies, and legacy planning
- **Broaden Your Impact:** Help clients connect their financial success with their desire to give back meaningfully
- **Build Stronger Relationships:** Deepen client trust through values-based conversations and multi-generational planning
- **Stand Out as a Leader:** Earn a respected designation recognized by donors, nonprofits, and professional peers

## Flexible, Online Learning

Designed with busy professionals in mind, the CAP® program is delivered 100% online. Learn at your own pace with access to top faculty, interactive case studies, and collaborative peer discussions. Whether you're advancing your career or enhancing the value you bring to your clients or organization, CAP® fits into your schedule.

## Who Should Pursue the CAP® Designation?

- Financial Advisors and Planners
- Attorneys and CPAs
- Nonprofit and Foundation Executives
- Development Officers and Fundraising Professionals
- Wealth Managers and Estate Planners

# CAP<sup>®</sup>

## Chartered Advisor in Philanthropy<sup>®</sup>

Course #	Course Name	Keywords
CAP 539	Planning for Impact in Context of Family Wealth	client/donor gift planning; charitable planning; donor/clients overall estate; positive impact
CAP 549	Charitable Giving Strategies	donor/client legacy plan; fundraisers; individual charitable tools
CAP 559	Gift Planning in a Nonprofit Context	sector roles; raised, invested, stewarded gifts; high capacity donors; donor-focused planning

# MSFP

## Master of Science in Financial Planning

Take your financial planning expertise to the next level with the Master of Science in Financial Planning (MSFP)—a graduate-level program designed for professionals who want to deepen their knowledge, enhance their credentials, and lead in a complex, client-centered profession.

Offered by The American College of Financial Services, the MSFP combines academic rigor with real-world application, preparing you to meet the evolving needs of individuals, families, and business owners with confidence and integrity.

### Key Benefits:

- **Comprehensive Curriculum:** Covers advanced financial planning topics including behavioral finance, wealth management, retirement planning, risk management, estate and tax planning
- **CFP® Certification Preparation:** Fully meets the education requirements to sit for the **CERTIFIED FINANCIAL PLANNER™** exam
- **Graduate-Level Credential:** Gain a master's degree that enhances credibility and career advancement opportunities
- **Real-World Application:** Learn through case studies, client simulations, and practical assignments that translate directly into your professional practice

### Flexible, Online Format Designed for Professionals

The MSFP is delivered 100% online, making it ideal for working professionals. You'll have the freedom to study on your schedule while engaging with experienced faculty and fellow students through an interactive learning platform. Courses are designed to be completed one at a time, so you can focus and succeed—without putting your career on hold.

### Who Should Enroll?

- Financial Advisors and Planners seeking advanced credentials
- Career changers looking to enter financial services with confidence
- Insurance and Investment Professionals expanding into comprehensive planning
- Professionals preparing for CFP® certification with a graduate-level edge

### Why Choose the American College MSFP?

- Respected, nonprofit leader in financial services education
- 90+ years of history and a vast alumni network
- Faculty with real-world expertise and academic excellence
- Designed to integrate seamlessly into your career path



# The Four Tracks of the MSFP Program



**Foundation  
1 Track**  
**6 Online**  
**+ 1 Capstone**  
**Case**  
**Development**  
**(In-Person**  
**Residency)**

**Financial Psychology Certificate**

**MSFP 582 - Ethical Behaviors in Financial Planning  
(In-Person Residency)**

**Advanced  
Planning Track**

**Advanced  
Retirement  
Planning  
Certificate**

**Advanced High  
Net Worth  
Planning  
Certificate**

**Leadership  
Track**

**Organizational  
Leadership  
Certificate**

**Executive  
Leadership  
Certificate**

**Interdisciplinary  
Studies Track**

**CAP®  
Designation or  
Graduate  
Certificate #1**

**Graduate  
Certificate #2**

**Complete 10  
courses,  
including an in-  
person residency**

**Earn a minimum  
of 30 credit  
hours**

**Maintain a  
minimum  
passing score of  
80% in all  
courses**

# MSFP

## Master of Science in Financial Planning

<u>Foundational Track</u>	<u>Advanced Planning Track</u>	<u>Leadership Track</u>	<u>Interdisciplinary Track</u>
MSFP 536	MSFP 536	MSFP 536	MSFP 536
MSFP 591	MSFP 591	MSFP 591	MSFP 591
MSFP 592	MSFP 592	MSFP 592	MSFP 592
MSFP 551	MSFP 595	MSFP 501	Course 1
MSFP 554	MSFP 596	MSFP 502	Course 2
MSFP 555	MSFP 615	MSFP 503	Course 3
MSFP 557	MSFP 601	MSFP 504	Course 1
MSFP 558	MSFP 602	MSFP 505	Course 2
MSFP 559	MSFP 631	MSFP 506	Course 3
MSFP 650	MSFP 582	MSFP 582	MSFP 650

# Certificate Programs at a Glance



Advanced High Net  
Worth Certificate

Advanced Retirement  
Planning Certificate

Business Succession  
Planning

Estate Planning &  
Taxation Certificate

Executive Leadership  
Certificate

Financial Psychology  
Certificate

Organizational  
Leadership Certificate

Trust Certificate  
Program

# Student Experience

## Enroll Today

### Admissions



Phone: 888-263-7265

Monday- Friday  
8am-5pm ET



[admissions@theamericancollege.edu](mailto:admissions@theamericancollege.edu)

## Register for Courses

### Advising



Phone: 888-263-7265

Monday- Friday  
8am-5pm ET



[advising@theamericancollege.edu](mailto:advising@theamericancollege.edu)

## Transfer & Confer

### Registrar



Phone: 888-263-7265

Monday- Friday  
8am-5pm ET



[registrar@theamericancollege.edu](mailto:registrar@theamericancollege.edu)



For general inquiries, call us at 610-526-1000 or toll-free at 866-310-8181 Monday-Friday from 8am-5pm ET



[Facebook](#), [Instagram](#), [LinkedIn](#), [X](#)



[Check out our website!](#)



Address all mail to 630 Allendale Road, Suite 400, King of Prussia, PA, 19406.

# Policies and Learning Resources

## Academic Policies

## Academic Support & Learning Resources

Code of Ethics

Knowledge Hub

Privacy Policy

Knowledge Hub Plus

Refund Policies

Learning Hub

Transfer of Credit

Vane B. Lucas  
Memorial Library

Additional Policies

Webcasts

## Transfer of Credit and Prior Learning Assessment

Students may request transfer credit for prior, comparable coursework meeting grad and recency requirements; decisions are program-specific. Prior Learning Assessment (PLA), where available, recognizes demonstrable, college-level learning aligned to course outcomes. There is no charge to attempt transfer credit review; documentation is required.

The 3-year period of required experience must be within the five (5) years preceding the date of the award. An undergraduate or graduate degree from an accredited institution of higher education qualifies as one year of business experience. Qualifying part-time business experience is credited toward the 3-year requirement on an hourly basis, with 2,000 hours representing the equivalent of 1 year of full-time experience.

## Continuing Education (CE)

The College offers CE solutions—most notably Knowledge Hub+—with CFP Board- and College-approved content, automated reporting (where applicable), and new monthly learning. Designees can fulfill annual CE through Knowledge Hub+.

[Browse Current CE Offerings](#)

[View Frequently Asked Questions](#)

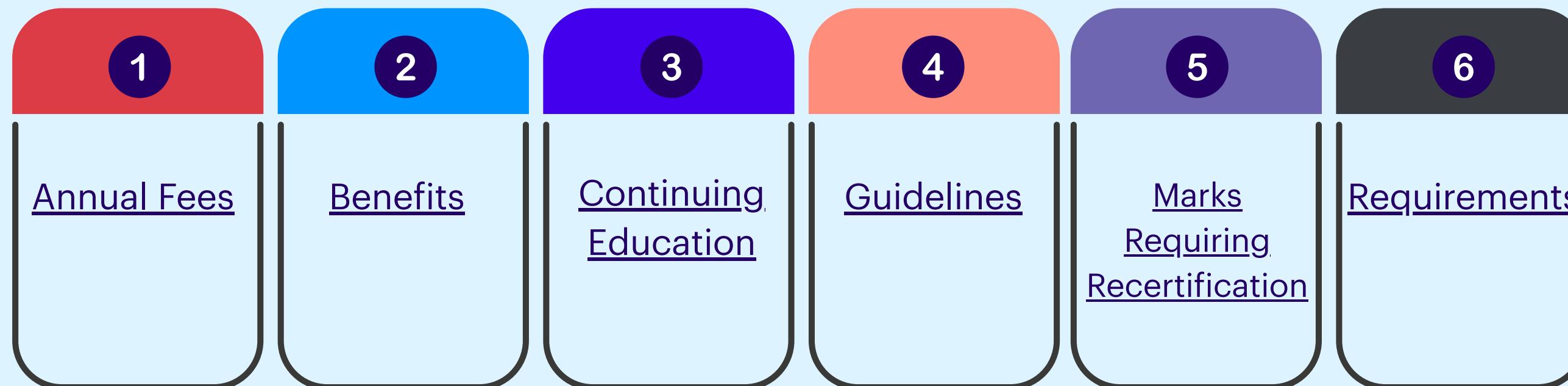
[Register for Upcoming CE Events](#)

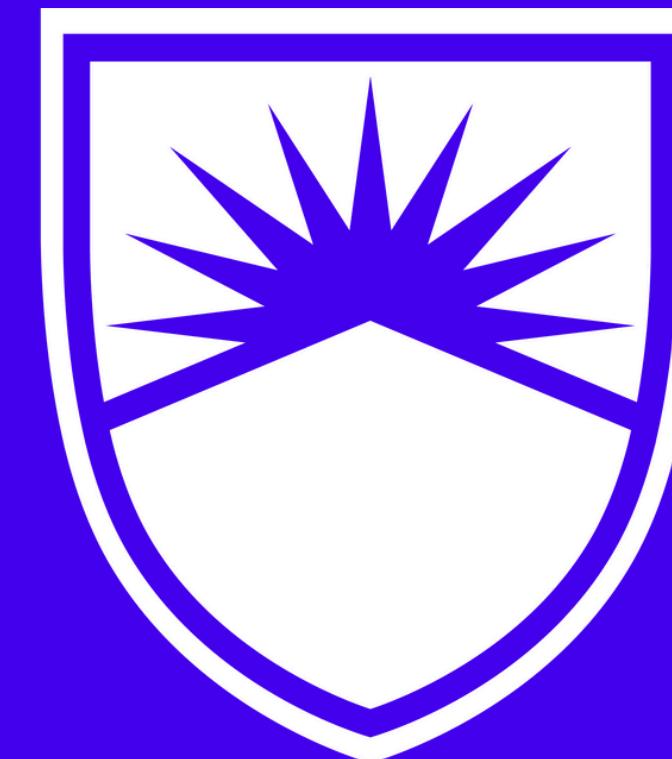
[View State CE Information By Course](#)

# Professional Recertification Program

Since its founding in 1927, The American College of Financial Services has been committed to serving the public through increasing the knowledge and professionalism of financial advisors. As part of that commitment, every designee of The College agrees to adhere to The College's Code of Ethics, which includes a professional pledge and eight canons that address ongoing education and ethical standards. The College believes that individuals who use our designations to represent their expertise to consumers have an obligation to the public to practice ethically and engage in ongoing professional education, something that is particularly important in today's environment of complex products and regulations.

The College has implemented an expanded [Professional Recertification Program](#) (PRP), which builds on the tradition of the long-standing Professional Achievement Continuing Education (PACE) program. On January 1, 2017, PACE recertification requirements officially transitioned to the expanded Professional Recertification Program (PRP). Designees maintain credentials via annual CE, ethics, and fee requirements through the [PRP](#) program. PRP participants receive access to Knowledge Hub+ to meet CE requirements efficiently.





THE  
**AMERICAN  
COLLEGE**  
OF FINANCIAL SERVICES®