

# ESSENTIAL COURSES FOR EARNING CFP®, ChFC®, OR CLU®



Shared course requirements allow you to earn multiple designations efficiently.

**CFP® AND ChFC®:** These two designations share a core of seven† common courses. CFP® professionals and those who have completed the required CFP® certification education coursework are just one course away from ChFC®.†

**CLU®, CFP® AND ChFC®:** Many of the elective courses that count toward the CLU® are also part of the ChFC® program and CFP® education curricula. By earning the CLU®, you may only need to complete up to four additional courses to earn the ChFC®. Students with the ChFC® or CFP® would only need an additional three courses to earn the CLU®.

| COURSE NAMES  | CFP®<br>7 required | ChFC®<br>8 required | CLU®<br>5 required / 3 elective | CFP®† to ChFC®<br>Complete 1<br>additional course | CLU® to ChFC®<br>Complete up to 6<br>additional courses | ChFC® / CFP® to CLU®<br>Complete 3<br>additional courses |
|---|--------------------|---------------------|---------------------------------|---|---|--|
| HS 300 Financial Planning: Process and Environment              | ✓                  | ✓                   | E                               |   | ✓   |  |
| HS 311 Fundamentals of Insurance Planning                       | ✓                  | ✓                   | ✓                               |   |   |  |
| HS 321 Income Taxation  | ✓                  | ✓                   | E                               |   | ✓   |  |
| HS 323 Individual Life Insurance                                |                    |                     | ✓                               |   |   | ✓  |
| HS 324 Life Insurance Law                                       |                    |                     | ✓                               |   |   | ✓  |
| HS 326 Planning for Retirement Needs                            | ✓                  | ✓                   | E                               |   | ✓   |  |
| HS 328 Investments  | ✓                  | ✓                   | E                               |   | ✓   |  |
| HS 330 Fundamentals of Estate Planning                          | ✓                  | ✓                   | ✓                               |   |   |  |
| HS 331 Planning for Business Owners and Professionals           |                    |                     | ✓                               |   |   | ✓  |
| HS 333 Personal Financial Planning: Comprehensive Case Analysis | ✓                  | ✓                   |                                 |   | ✓   |  |
| HS 347 Contemporary Applications in Financial Planning          |                    | ✓                   |                                 | ✓   | ✓   |  |

† For students who completed the CFP® education requirements after 2012 or those who have successfully passed the CFP® exam. For pre-2012 students, two courses (HS 347 and HS 333) are required.