ChFC®
CHARTERED FINANCIAL CONSULTANT®
Advanced planning for every person, every need. That’s the promise of a ChFC® (Chartered Financial Consultant®) designation from The American College of Financial Services. We’ve redefined financial planning for advisors serving the ever-evolving American demographic with a comprehensive educational program. Comprised of nine college-level courses that address all aspects of financial planning, with a focus on the practical applications of those principles based on real-life case studies. The goal of the ChFC® curriculum is to help you gain a significant advantage and help your clients meet their goals.
The education you receive in the ChFC® program will make you a more capable financial planner, prepared to succeed in serving a more diverse client base. Not only will you learn the essentials of financial planning, including insurance, income taxation, retirement planning, investments and estate planning, but the ChFC® program addresses the areas where the rules change a bit, such as behavioral finance, financial planning for families with special needs dependents, small business planning, financial planning for clients in the LGBT community, financial planning for divorce, and more.

ADVISORS WITH THEIR CHFC® EARN

51%

more than those without one
Who should enroll in the ChFC® designation?

Financial planners that want to take their existing knowledge, and build upon it with practical tactics designed to offer the best solutions for their clients and their families. This rigorous program prepares planners with in-depth education on financial planning principles, and the practical applications in which to use those principles based on real-life case studies.

Planning to sit for the CFP Board’s exam? Enroll in our CFP® Certification program and be on your way to earning both prestigious designations.
COURSE DETAILS

REQUIRED COURSES

**HS 300 Financial Planning: Process and Environment:** This course provides an overview of the financial planning process, including the role and responsibilities of a financial planner along with analytical tools to aid in financial decision-making.

**HS 311 Fundamentals of Insurance Planning:** Focuses on tax and legal aspects of organizing a business; compensation planning for the business owner; business succession planning; buy-sell agreements; estate planning and estate freezing techniques; methods for transferring a family business; lifetime disposition of a business interest.

**HS 321 Income Taxation:** The course examines the federal income tax system with particular reference to the taxation of individuals.

**HS 326 Planning for Retirement Needs:** This course focuses on selecting the right retirement plan for the business and on individual retirement planning.

**HS 328 Investments:** This course covers various aspects of the principles of investments and their application to financial planning.

**HS 330 Fundamentals of Estate Planning:** This course provides a basic understanding of the estate and gift tax system, including strategies of estate planning. Covers various aspects of estate and gift tax planning.
**HS 333 Personal Financial Planning: Comp. Case Analysis:** This course applies students’ knowledge and skill set in personal financial planning techniques to a comprehensive case study. Students will integrate into a prioritized comprehensive financial plan the core financial planning disciplines.

**HS 314 Applications in Financial Planning I:** This is one of two Chartered Financial Consultant® (ChFC®) courses that examines the challenges of modern financial planning. Up-to-date content and compelling case studies provide students with a complex yet comprehensive understanding of financial planning in these important areas, such as:

- Aiding divorcees and blended families
- Financial planning for families with special needs
- Serving non-traditional families and LGBT clients

**HS 319 Applications in Financial Planning II:** This is the final financial planning training course in the ChFC® curriculum. Applications in Financial Planning II covers contemporary financial planning challenges through a series of modern case studies, including:

- Unique challenges associated with modern retirement income portfolios
- Hands-on application of behavioral finance; ethics; and estate planning
“The ChFC® sets you aside as a professional. It lets your clients know that you are in it for the long run. It tells the world that you are interested in being the best.”

THOMAS J. O’HAREN, CLU, ChFC®

Ongoing Commitment: Carry The Shield.

The American College of Financial Services is the premier educational institution dedicated to the development of financial services professionals. The College has worked tirelessly to educate our nation’s advisors, to help them raise the level of their profession, and to ensure that society has an industry built on trust. Graduates and designees of The American College of Financial Services have studied, have passed rigorous exams, and have proven that they not only have the technical knowledge to serve their clients, but have sworn to practice ethically and in the best interest of the people they serve. Holders of the ChFC® designation are required to complete ongoing continuing education and participate in the Professional Recertification Program. We look to our graduates, designees, students, and future leaders, to earn the trust of your clients, to represent the legacy of this institution, to proudly, “Carry the Shield.”
Financial education for today.

With a unique, and unwavering, commitment to Practical Academics—“Pracademics”—and real-world results, The American College of Financial Services offers driven financial services professionals one of the most valuable, and most valued, educations you can receive. The College is distinguished by resources of the highest quality, innovation in program delivery and design, and results that create sustainable career advantages. As a nonprofit, accredited education institution, our courses are researched and written by a faculty of the nation’s top thought leaders in financial services. Our goal is to ensure that our students are viewed by clients and peers as the best and brightest in their fields.

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Certified Financial Planner Board of Standards Inc. owns the certifications marks CFP®, CERTIFIED FINANCIAL PLANNER™, CFP® (with plaque design) and CFP® (with flame design) in the U.S., which it awards to individuals who successfully complete CFP Board’s initial and ongoing certification requirements.