

ACADEMIC CATALOG

Richard D. Irwin Graduate School & Solomon Huebner School



The American College of Financial Services
2022-2023



The American College of Financial Services Academic Catalog. This *Academic Catalog* presents the educational programs and policies of The American College of Financial Services (The College). This catalog oversees The College’s non-traditional programs, including designations and graduate programs.

How to Interpret and Use This Catalog. This academic catalog serves as a reference guide. Information contained in the catalog is accurate as of the date of publication. As part of its quality control systems, The College constantly reviews, assesses, and revises its educational programs and policies to meet changing world needs. Accordingly, the statements set forth in the catalog are not to be construed as the basis of a contract between the student and the institution. The College reserves the right to change any policy, procedure, provision, student expense, course, degree program, and/or graduation requirement at any time through appropriate processes. Every effort will be made to publicize changes. The College further reserves the right to ask a student to withdraw at any time.

While The College fully intends to offer all the programs and courses described in this catalog, it retains the right to alter programs and course offerings for the sake of improvement. In such cases, the faculty will offer students reasonable substitutions or other accommodations if courses required under a given degree program are significantly altered or removed from the curriculum.

Candidates enrolling in a degree program enter under the catalog requirements in effect at the time they begin the program. The College permits students to complete their degrees or designations *under the original catalog requirements* as long as they maintain continuous enrollment and finish the degree or designation within a reasonable timeframe. For details, see “Time Limits for Completing Degrees and Designations” in the section of this catalog devoted to “Program Requirements.”

Students are responsible for knowing and following the policies, procedures, and regulations presented in the academic catalog. It is also the students’ responsibility to stay informed about program revisions and to be aware of The College’s calendar, critical deadlines, and all mail from The College delivered to the student’s email account. The Catalog is only available online and is not made available in print.

College Catalog Definition: A college publication describing academic programs, student services, general regulations, requirements and procedures. The publication describes all courses offered by the institution.



Table of Contents

Welcome	5
Accommodations	5
Mission, Vision, Values.....	5
Mission.....	6
Vision.....	6
Values.....	6
List of Faculty and Administration	8
Executive Leadership Team	8
Board of Trustees.....	8
President’s Roundtable:.....	10
Alumni Council	12
History and General Information	13
Accreditation.....	14
Access to Education Records	14
Disclosure of Education Records (FERPA).....	15
Directory Information Opt-out Provision.....	16
Privacy Policy	16
Introduction	16
Information Collected by The College.....	17
Cookies and GIFs	18
How We Use Your Information.....	18
Use of Your Information to Communicate with You	19
Disclosure of Your Information.....	19
Credit Card Information.....	20
User Account Information	20
Third Parties.....	20
Minors.....	21
Security	21
California Privacy Rights.....	21
Changes to the Privacy Policy	22



Quick Links - General Resource Page.....	22
Instructional Formats.....	23
Personal Pathway.....	23
Self-Study.....	25
Live Webinar.....	25
Guided Study.....	26
Testing Windows/Centers.....	26
Physical Campus Location – King of Prussia, PA (News Release).....	27
Academic Calendar.....	28
1 st Quarter.....	28
2 nd Quarter.....	28
3 rd Quarter.....	28
4 th Quarter.....	28
Designations and Degrees Offered with Requirements.....	29
Professional Designations & Certifications.....	29
Master’s Degrees & Graduate Programs.....	29
Legacy Programs.....	30
Centers.....	30
The American College Center for Economic Empowerment and Equality.....	30
The American College Cary M. Maguire Center for Ethics in Financial Services.....	30
The American College Center for Military and Veterans Affairs.....	30
The American College Center for Women in Financial Services.....	30
The American College O. Alfred Granum Center for Financial Security.....	30
The American College Center for Special Needs.....	30
Registration Information.....	31
Advising.....	31
Admissions.....	31
Transcripts.....	32
Advising Transcripts.....	32
Official and Unofficial Transcripts.....	32
Diploma Frames.....	32
Student Educational Records Policy.....	32
2022 Tuition & Fee Rates.....	35



Master of Science in Financial Planning Curriculum	38
Financial Planning Concentration	39
Retirement Planning Concentration	41
Legacy Planning Concentration.....	42
Master of Science in Management Curriculum	43
Chartered Advisor in Philanthropy Curriculum.....	46
Certified Financial Planner Curriculum	46
Chartered Financial Consultant Curriculum.....	48
Chartered Special Needs Consultant Curriculum.....	49
Chartered Leadership Fellow Curriculum	50
Chartered Life Underwriter Curriculum.....	52
Financial Services Certified Professional Curriculum.....	53
Retirement Income Certified Professional Curriculum.....	55
Wealth Management Certified Professional Curriculum.....	56
Academic Resources	57
Student Experience—Admissions and Enrollment Management.....	57
Student Experience—Student Services and Support.....	57
Academics—Office of the Registrar	57



Welcome

Welcome to The American College of Financial Services. We offer specialized education plans for financial professionals at all stages of their career. Our approach to learning is unique in higher education, both for course work that focuses heavily on real-world, practical application of knowledge, as well as an innovative approach to the classroom that allows you to learn in your way, at your own pace.

Our goal is to help motivated financial services professionals reach the next level in their careers. Designations and advanced degrees from The American College of Financial Services not only make you more capable, they make you more marketable. If you have received one, people know you've earned it.

If you're not yet sure how to start, or how to continue your education at The College, read on. With a little bit of preparation we think you'll find that it's simpler than you might think and more valuable than you might know.

Accommodations

The College is committed to providing equal educational opportunities to all students, including students with disabilities. The College does not discriminate against students with disabilities and will make every effort to provide reasonable accommodations to a student with a known disability in order to afford that student an equal opportunity to participate in programs and activities offered by The College. Any student requesting an accommodation must submit this completed form and medical documentation that substantiates the requested accommodations. Documentation must be from a qualified professional, not related by blood or marriage to the student, and must establish (a) that the disability exists and (b) that the requested accommodation is necessary to provide the student with the opportunity to participate in the program or activity to the same extent as a similarly situated person without a disability. The documentation should reflect functional limitations that are currently impacting the student as determined by an appropriate professional who is qualified to evaluate the functional impact of the disability and render conclusions about the need for accommodations.

The Registrar has the right to determine appropriate and reasonable accommodations and may propose reasonable alternative accommodations to meet the student's needs based on all information provided. In making this determination, the Registrar may engage in an interactive process with the student and/or their medical professional, which may include requesting clarification or additional information regarding the information submitted. Students are expected to fully cooperate with the interactive process.

Mission, Vision, Values

The American College of Financial Services

Since 1927, The American College of Financial Services has helped professionals realize their career goals through rigorous and practical education in financial services. Our mission is clear—we are committed to benefitting society by delivering the highest quality education to the professionals entrusted with the public's financial well-being. That commitment drives us to a focus on student success, relevant course material, and new solutions for financial security.

From the creation of our first financial designation in 1927—the prestigious Chartered Life Underwriter® (CLU®) insurance specialty—to the recent launch of our groundbreaking Retirement Income Certified



Professional® (RICP®) designation, The College's faculty continue to develop and deliver innovative programs that meet the needs of the changing financial landscape.

Our faculty and Centers of Excellence comprise thought leaders whose insights help shape the financial services profession. Please use our website as a valuable resource for current industry news, information on our programs, and up-to-date lectures and webcasts that bring these experts to you. You will find what distinguishes The College from other academic institutions is an unwavering commitment to Pracademics—that's practical academics—helping advisors master such topics as wealth accumulation, financial planning, philanthropic guidance, and retirement distribution strategies, all with a focus on ethics and professional standards.

Thank you for taking the time to explore The American College of Financial Services and learn more about us. We challenge you to take the next step in your professional development and choose us as your partner in career-long learning.

Mission

The mission of The American College of Financial Services: We 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.

Integrity

We create trust by adhering to strong ethical principles in all that we do.

Integrity in Action:

I conduct myself ethically in the way I do my job and relate to others.

I am a person of my word.

I am transparent and straightforward.

I give credit where credit is due.

I can be depended upon to use sound judgement.

I make sure any product I create or review represents The College's ethical standards.



I follow through on internal and external commitments, keeping in mind that the integrity of the process is paramount even when it is not in my own best interest.

Respect

We cultivate a fair environment by treating each person with equal value, being inclusive and encouraging open dialogue. We listen, we hear, and we empathize.

Respect in Action:

I welcome all opinions, knowing that each person has an important role to play in the success of The College.

I respond to all emails and calls I receive in a timely manner, regardless of a person's title or position.

I ask other departments and team members to weigh in on decisions and timelines that will affect them early in the planning process.

I approach others with the expectation that they are coming from a place of diligence and good intentions.

Accountability

We are committed to being dependable and results oriented while taking ownership of our actions. We leverage our accountability with empowerment.

Accountability in Action:

I support members of my team by being reliable and meeting deadlines.

I acknowledge my mistakes, and I learn from them.

I stay engaged and contribute constructively as The College evolves.

I make informed decisions.

I follow measurable action plans and support team members in their efforts to achieve our goals.

Excellence

We are passionate about lifelong learning and provide the highest level of service in all endeavors.

Excellence in Action:

I work with the betterment of society in mind.

I strive to excel in all that I do.

I innovate by taking risks and trying new things.

I continuously develop my skills in order to better myself and my department.

I exhibit a level of detail that is unmatched.

I pursue career opportunities through education programs and work-related, position-specific designations.

I communicate across departments to ensure that all work is completed.

I always put students first.



List of [Faculty](#) and [Administration](#)

A faculty of dozens of global thought leaders who have built a reputation not just as academics, but as practitioners.

Executive Leadership Team

George Nichols III

President and CEO

Gwen Hall, PhD

Executive Vice President and Provost

Todd M. Schoon, JD, CLU[®], ChFC[®]

Executive Vice President and Senior Advisor to the President

Deborah Eskridge Glenn, MA, MSM, SPHR, SHRM-SCP

Vice President, Administration and Chief Human Resources Officer

Stephen J. Grouke, CAP[®], CFRE

Senior Vice President, Advancement and Alumni Relations

Edward M. McEvoy, MSM

Senior Vice President, Chief Information and Planning Officer, Information Technology

Mark Montgomery, CFA[®], CPA

Chief Financial and Risk Officer

David Stoeffel, CLU[®], ChFC[®]

Senior Vice President, Business Development

Kirk Trasborg

Senior Vice President, Chief Strategy and Operations Officer

Jared Trexler

Chief Marketing Officer and Vice President

Grady Batchelor, DMgt

Vice President, Institute for Learning Innovation

Board of Trustees

Scott L. Berlin, FSA

New York Life Insurance

Christopher O. Blunt, CLU[®], ChFC[®], CAP[®]

Fidelity & Guaranty Life

Wallace E. Boston, Ed.D.

American Public University System, Inc.

George I. Connolly, JD, CLU[®], ChFC[®]

Securian



Susan M. Cooper, MSM, CLU^o, ChFC^o, CFP^o, CAP^o, RICP^o
Prudential

Michael C. Davidson, MSM, CLU^o, CAP^o
State Farm (Ret)

J. Scott Davison, CLU^o, ChFC^o
OneAmerica

Edward G. Deutschlander, CLU^o, CLF^o
North Star Resource Group

Matt Foran
StoicLane, Inc.

R. David Fritz, Jr., CLU^o
Executive Benefits Network

Timothy J. Gerend, JD
Northwestern Mutual

Randall H. Harbert, CLU^o
State Farm

Salene Hitchcock-Gear, JD
Board Vice Chair
Prudential

John M. Howard
Board Chair
Truist

Michael V. James
NFP

Michelle D. Johnson
Lt Gen United States Air Force (Ret)

Rodger K. Johnson, MSFS, ChFC^o, CLU^o, CFP^o, CAP^o
Johnson Financial Group

Fred H. Jonske, FSA
Insurex

Cheri Lytle
JP Morgan Chase

George Nichols III
(Ex Officio)
The American College of Financial Services



Knut A. Olson, CLU^o
National Guardian Life

Kristi Martin Rodriguez
Nationwide Financial

Michael "Mickey" Rosenzweig, CLU^o, ChFC^o
Rosenzweig Financial Services

Todd M. Schoon, JD, CLU^o, ChFC^o
(Ex Officio)
The American College of Financial Services

Frederick J. Sievert
New York Life (Ret)

President's Roundtable:

Peter C. Browne, LUTCF^o
PRB Wealth Management

Andrew J. Bucklee, CLU^o, ChFC^o, CFP^o
Lincoln Financial

Mike Corey, LUTCF^o
MJC Venture, Inc.

Patrick Corey
The Corey Search Group

Howard B. Cowan, CLU^o, ChFC^o
Cowan Financial Group

Louis P. DiCerbo II, LUTCF^o, CLU^o, ChFC^o
DiCerbo P.C.P. and Associates, Inc.

John DiMonda, CLU^o, ChFC^o
Lincoln Financial

Anthony J. Domino, Jr. MSFS, CLU^o, ChFC^o, CAP^o
Associated Benefit Consultants, LLC

Harris Fishman, CLU^o, ChFC^o
MassMutual

Lee M. Gammill, Jr., CLU^o

Nic Gorey
Rocketeer

Joseph W. Jordan



Gloria LaGrassa, CLU^o, ChFC^o

Paul A. LaPiana, CFP^o

MassMutual

Leon L. Levy, CLU^o

Leon L. Levy & Associates

Richard A. Liddy, CLU^o

General American Life

Eugene F. LoVasco, JD, CPA, CLU^o

LoVasco Consulting Group

James J. Meehan, MSM

1847 Financial

James A. Mitchell, CLU^o, ChFC^o

IDS Life Insurance Company (Ret)

Robert B. Plybon, CLU^o, ChFC^o

Plybon & Associates, Inc.

J. Greg Reber

Pacific Life

M. "Mark" Michael Rooney, CFP^o, CLU^o, ChFC^o

Equitable

Albert J. (Bud) Schiff, CAP^o, CLU^o, RICP^o

Alvarez & Marsals

Jayne N. Schiff, MSFS, CLU^o, ChFC^o, REBC^o, CAP^o, ChHC^o

Schiff Benefits Group, LLC

Mike Scovel, MSM, CLU^o, ChFC^o

New York Life

Aaron Seurkamp

Protective Life Insurance Co.

Joel A. Shapiro, MSFS, CLU^o, ChFC^o

Bartmon, Shapiro and Associates, Inc.

Joseph Sparacio, LUTCF^o, CLU^o, CLF^o

MassMutual

Paul E. Vignone, JD, CLU^o, ChFC^o, LLM

Penn Mutual

William B. Wallace, CLU^o, ChFC^o, CAP^o



Alumni Council

John Shull, MA, ChFC[®]

President

Meridian Leadership Coaching

Scott A. Winslow, MSFS, ChFC[®], CLU[®], RICP[®], AEP[®], CCFC

Vice President

Nabell Winslow Wealth Management

Michaela Scott, MSFS, CFP[®], CLU[®], ChFC[®], RICP[®]

Secretary

Borislow Insurance

Amie Agamata, CFP[®], RICP[®], ChFC[®], CLU[®]

Director of Investments & Planning with Leonard C. Wright's team at Northwestern Mutual

Leslie Calkins, CLU[®], ChFC[®], CASL[®], RICP[®], MSFS, CAP[®]

State Farm

Richard Paul Dodd, ChFC[®], CLU[®], MSM, CLF[®]

Northwestern Mutual

Darin S. Fass, CLU[®], CLF[®]

New York Life

Joshua A. Gonzalez, CFP[®], ChFC[®], CLU[®]

Modern Wealth Strategies

Carolyn Humphrey, RICP[®], CLF[®]

Empowered Financial Strategies

Maurice Miller, Jr., CFP[®], ChFC[®]

Mass Mutual

Angela C. Moloney, CAP[®]

Catholic Foundation of Michigan

Ray Morrill, CFP[®], AEP[®]

Choreo

Terry E. Parham Jr., CFP[®], ChFC[®], CLU[®], WMCP[®]

Innovative Wealth Building

Jim Petersen, Ph.D., MSM, MSFS, CFP[®], CLF[®], ChFC[®], CLU[®], CASL[®], RICP[®], WMCP[®], ChSNC[®], CRPC[®], CAP[®], AEP[®], CPMBC

Emeritus Member

The American College



John Rocco, MSFS, CLU[®]
Emeritus Member
New York Life

Jayne N. Schiff, MSFS, CLU[®], ChFC[®], REBC[®], CAP[®], ChHC[®], MPS
Emeritus Member
Schiff Benefits Group, LLC

Krista Spader, MSM, CLU[®]
State Farm

Stephanie Tsang, CFP[®], ChFC[®], CPA
North Star Resource Group

Kimberly Turner, Ph.D., MSFS, CFP[®], ChFC[®], CLU[®], CAP[®], AEP[®]
The Retirement Planning Doctors

Jessie Lee Washington, MBA, RICP[®], ChSNC[®], AIF
New York Life Insurance Company - Eagle Strategies

Lauren Yamaoka, CAP[®]
The Fuller Foundation

[History and General Information](#)

A heritage of excellence. Founded by industry pioneer Solomon S. Huebner in 1927, The American College of Financial Services has a rich history in financial services education—standing strong as the standard bearer for quality.

The College's Chartered Life Underwriter[®] (CLU[®]) program graduated 21 designees in 1928, beginning a long tradition of excellence. Since then, more than 100,000 financial services professionals have earned their CLU[®] designation. Through our long history, The College has responded to the dynamic financial services environment, revising programs and adding designations to address the evolving needs of financial professionals in specialized ways. These changes included launching the innovative ChFC[®] designation for advanced financial planning; creating the groundbreaking RICP[®] retirement income planning certification; embracing the digital age with our comprehensive online wealth management program, the WMCP[®]; offering sales training programs that consistently elevate performance; providing education for CFP[®] Certification; and adding graduate level courses in financial services, philanthropy, and management.

The institution has grown over the decades to become the leader in financial services education. Our faculty includes the nation's top thought leaders in financial services practice and management, offering expertise that is sought by companies, policymakers, and students across the United States and abroad.

The College has remained nimble and proactive in the rapidly changing financial products and services industry. More than ever, success in the field requires specialized knowledge. These demands fuel our growth and continue to bring prestige to an education from The American College of Financial Services.



Our students have become leaders in the financial services profession, managing leading offices and providing professional financial advice and guidance to millions of institutions, families, and businesses. These leading practitioners continue to be dedicated to The College and provide ongoing support to see that the original vision of founder Solomon Huebner will remain strong through all of the opportunities and responsibilities that lie ahead.

Accreditation

The American College of Financial Services is accredited by:

THE MIDDLE STATES COMMISSION ON HIGHER EDUCATION

1007 North Orange Street
4th Floor, MB #166
Wilmington, DE 19801
(267) 284-5011
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, rather than 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.

General Information

The American College (“The College”) complies with all applicable laws to protect the privacy of each person who attends or has attended The College (“Student”). The College respects the right to privacy of each of our Students and is committed to safeguarding records that contain information directly related to a Student (collectively, “Education Records”). Each Student has a right to inspect and review his or her Education Records. If, upon review, a Student discovers that an Education Record is inaccurate, misleading, or in violation of the Student's privacy rights, the Student may request amendment of the appropriate portion of the Education Records. Subject to certain exceptions, The College generally will not disclose personally identifiable information from a Student’s Education Records to a third party without obtaining the prior written consent of the Student, or sell, rent, or otherwise make available to third parties a Student’s Education Records for marketing or other purposes.

Access to Education Records

Each Student has the right to inspect and review his or her own Education Records within a reasonable time after The College receives a request for access.



A Student requesting such access should submit to The American College Registrar and Certification Officer a written request identifying the record(s) the Student wishes to inspect. That College official will either provide copies of the record(s) requested or make other arrangements for access and notify the Student of the time and place where the record(s) may be inspected.

Amendment of Education Records

A Student may request that The College amend any portion of the Education Records that they believe is inaccurate or misleading. If The College decides not to amend the Education Records as requested by the Student, The College will notify the Student of the decision and advise the Student of their right to a hearing regarding the request for amendment.

Disclosure of Education Records (FERPA)

Subject to the exceptions listed below, The College will not disclose personally identifiable information from a Student's Education Records to a third party without obtaining the prior written consent of the Student. The College may disclose personally identifiable information from a Student's Education Records without prior notice or consent in the following circumstances:

1. In connection with a health or safety emergency, The College may disclose information from Educational Records as appropriate to protect the health or safety of the Student or other persons.
2. Professors, instructors, administrators, staff, advisors, attorneys, trustees, members of committees and disciplinary boards, contractors, volunteers, and other parties to whom The College has outsourced institutional services or functions ("School Officials") may review Education Records if they need to do so in order to fulfill their professional responsibility to The College or to the Student.
3. The College may disclose Education Records to officials of another school in which a Student seeks or intends to enroll, upon request of officials at that other school. If requested by the Student, The College will provide a copy of the records that were released to the other school.
4. The College may release Directory information, including the following information contained in an Education Record of a Student, which would not generally be considered harmful or an invasion of privacy if disclosed:
 - o Name
 - o Email address
 - o Dates of attendance
 - o Current employer of record
 - o Designations and/or Degrees awarded by The College and date(s) of completion

Students may request that Directory information be kept confidential. Such a request



should be submitted to The American College Registrar and Certification Officer in writing.

5. If a Student enrolls under “employer paid” status, The College may report academic progress and other relevant academic information to the Student's current employer of record. Such information may be disclosed to the current employer as part of routine reporting or upon specific request from the Student’s current employer.
6. Additionally, for the purposes of communicating with the CFP Board and facilitating student registration for the CFP® Certification Examination, The College may send the CFP Board a periodic report listing Directory information of Students who have successfully completed The College's CFP® Certification Education Curriculum.
7. The College may disclose Education Records when the disclosure is in connection with financial aid for which the student has applied or which the student has received, if the information is necessary for such purposes as to: determine the eligibility for the aid; determine the amount of the aid; determine the conditions for the aid; and/or enforce the terms and conditions of the aid. With respect to such disclosure, the term "financial aid" means payment of funds provided to an individual (or payment in kind of tangible or intangible property to the individual) that is conditioned on the individual's attendance, performance, or other factors.
8. The College may disclose Education Records to either supporting parent(s) or guardian(s) where the Student is claimed as a dependent under the Internal Revenue Code.
9. The College must provide Education Records in response to subpoenas, or as otherwise compelled or required by legal process.
10. The College may disclose Education Records to any other individual or entity, as permitted by law, where such disclosure is deemed in the sole discretion of The College to be reasonably necessary for The College to conduct its business.

Directory Information Opt-out Provision

If a Student prefers not to have any of their Directory Information shared with any third party, other than mandatory disclosures made in response to subpoenas or other legal processes, the Student may opt out by informing The College of this preference in writing at the following address: The American College of Financial Services; 630 Allendale Road, Suite 400, King of Prussia, PA, 19406; Attention: Registrar’s Office. Electing to opt out may affect reimbursement, tax filing status, or recognition policies of certain employers, and opting out of communications from The College will not apply to correspondence for academic or billing purposes.

Privacy Policy

Introduction

The American College (“The College” or “we”) respects your privacy and is committed to protecting it through our compliance with this privacy policy (“Privacy Policy”). This Privacy Policy describes the types of Personal Information (defined below) that we may collect in connection with your use of the website



<https://www.theamericancollege.edu/> (the “Site”) or our social media pages, and our practices for collecting, using, storing, transferring, processing, and disclosing that information.

Please read this Privacy Policy carefully to understand our policies and practices regarding our treatment of your Personal Information. By accessing or using the Site and/or our social media pages, you are consenting to the application of this Privacy Policy to your Personal Information, including our collection, storage, use, transfer, and disclosure of your Personal Information as described in this Privacy Policy. This Privacy Policy may change from time to time. Your continued use of the Site after we make changes is deemed to be acceptance of those changes, so please check this Privacy Policy periodically for updates.

Please note that this Privacy Policy applies only to your Personal Information that The College collects from you through the Site and social media pages. It does not apply to information that The College or its affiliates may collect from you through any other means, including individual Privacy Policy guidelines by social media channels, through The College’s or its affiliates’ website(s), or through other applications provided by The College or its affiliates. Please refer to The College’s or its affiliates’ websites/applications for their associated privacy policies.

Information Collected by The College

- In connection with your use of the Site, you may request a user account (a “User Account”) to be created for you. You will be asked to provide certain information, such as your name, email address, telephone number, employer company name and code, and information about the particular course of study for which you are receiving information. This information is used to create your User Account within the Site.
- While you use the Site, The College may collect information from you or about you, including:
 - Information that you provide by filling out forms within the Site. This includes information provided at the time of requesting a User Account, requesting further services/information, or enrolling in a course of study or degree program. We also may ask you for information if you report a problem with the Site;
 - Records and copies of your correspondence through the Site with us; and
 - Information about your use of the Site, which is collected automatically as you navigate through the Site.
- In the manners described above, we collect several types of information from or about you:
 - Information by which you may be personally identified, such as your name, address, email address, telephone number, employer name, and any other information by which you may be contacted online or offline (“Personal Information”);
 - Information that relates to you or your business activities but that does not identify you as an individual, such as information about your employer company; and
 - Information about the equipment you use to access our Site, such as your operating system and version, computer, IP address and usage details, and information about how you use the Site.



- User information from social networking sites, such as Facebook, Twitter, LinkedIn, Instagram, and other channels—including your name, your social network username, location, gender, birth date, email address, profile picture, and public data for contacts—may be collected if you connect your account to or interact with our content on such social networks.
- If you connect to the Site through a social network or interact with our content on a social network, your contacts on the social network may see your name, profile photo, and descriptions of your activity.

Cookies and GIFs

As you navigate through and interact with the Site, we may use automatic data collection technologies to collect certain information about your equipment and your actions and patterns on the Site (“User Activity Information”), including (i) details of your use, such as traffic data, logs and other communication data as well as the resources that you access and use and (ii) information about your computer, including your operating system, IP address, and other data.

The User Activity Information that we collect automatically helps us to improve our Site and to deliver a better and more personalized service, including enabling us to estimate our usage patterns, display information you request in your relevant time zone as appropriate, and recognize you when you return to our Site.

The technologies we use for this automatic data collection may include cookies. A cookie is a small file placed on the hard drive of your device. We use cookies to help analyze Site usage, customize our services, measure Site effectiveness, and promote trust and safety. You may refuse to accept cookies by activating the appropriate setting on your device. However, if you select this setting, you may be unable to use certain features of our Site. Unless you have adjusted your device settings to refuse cookies, our Site will issue cookies when you open the Site on your device. Other companies’ use of their cookies is subject to their own privacy policies, not this Privacy Policy. Other companies do not have access to our cookies.

We do not use automatic data collection technologies to engage in behavioral tracking. As a result, the Site does not respond to “do not track” signals or other similar mechanisms.

How We Use Your Information

We use information that we collect about you, including any Personal Information, for the following purposes:

- To provide, enhance, improve, and develop our Site and our services, including measuring and improving the Site’s content and layout;
- To provide you with information or services that you request from us;
- To resolve disputes and troubleshoot problems;
- To prevent potentially unsafe, prohibited, or illegal activities and enforce this Privacy Policy and any applicable licensing agreements between The College and relevant third parties and any terms and conditions associated therewith;



- To provide notices to you about your User Account with The College;
- To carry out our obligations and enforce our rights arising from any contracts related to the Site and entered into between you and us;
- To notify you about changes to our Site or any services that we offer;
- To fulfill any other purpose for which you provide such information;
- To support maintenance operations for the Site or for the purpose of diagnosing/resolving any problems that might limit/disrupt the quality of users' experience;
- In any other way we may describe when you provide the information; and
- For any other purpose with your consent.

Use of Your Information to Communicate with You

We may use your Personal Information to communicate with you about the Site or your User Account, including by email, text messages, and other forms of communication. In certain cases, you may be able to opt out of receiving such communications.

We may use your Personal Information to respond to communications from you, including to respond to your requests for information or updates related to the Site and information provided through the Site. We also may send you administrative communications relating to your User Account, such as communications for the purpose of account recovery or resetting a password. These communications are considered part of your User Account, and you may not be able to opt-out from receiving such communications. We will never email you to ask for your password or other User Account information. If you receive such an e-mail, do not reply with your User Account information, and please contact us by following this [link](#).

Disclosure of Your Information

We may disclose information that we collect from or about you to fulfill the purpose for which you provided such information, including but not limited to Personal Information:

- To our affiliates;
- To third parties, such as contractors, service providers, consultants, and other agents ("Service Providers") that provide assistance to our business and the operation and maintenance of the Site. Service Providers with whom we share such information generally are bound by confidentiality obligations, and, unless we tell you differently, our Service Providers do not have any right to use the information we share with them beyond the scope and duration of what is necessary to assist us;
- To a buyer or other successor of The College or any of our affiliates in the event of an acquisition, merger, divestiture, restructuring, reorganization, dissolution or other sale or transfer of some or all of The College's or any of our affiliates' equity or assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceedings in which Personal Information relating to users of the Site, which is held by The College, is among the assets transferred;



- For any other purpose disclosed by us when you provide the information; and
- For any purpose with your consent. For example, we may share your information with third parties to whom you explicitly ask us to send your information. If you ask us to release information that we have about your Account, we will do so if it is reasonable and not unduly burdensome.

Notwithstanding any other provisions of this Privacy Policy, we also reserve the right to access, preserve, use and disclose any information, including, but not limited to, Personal Information, as we reasonably believe is necessary, in our sole discretion: (i) to respond to legal requirements, including complying with any court order, law or legal process, and responding to any government or regulatory request, including responding to law enforcement or other government officials in response to a verified request relating to a criminal investigation or alleged illegal activity; (ii) to enforce or apply our policies and agreements; (iii) to detect, prevent, or otherwise address fraud, security, trust, and safety or technical issues; (iv) to respond to user support requests; or (v) to protect the rights, property, health or safety of The College, our users, any third parties, or the public in general.

We may create aggregate information about our users and their use of the Site, which information does not identify any particular user. We use this aggregated information to monitor and improve our products. We also may disclose this anonymized, aggregated information to people and entities with whom we do business and to market our products and services.

Credit Card Information

The Site will not collect, and does not desire to receive, any credit card information. When necessary for payments related to your order, your credit card information will be collected and processed outside of the Site, by a third-party payment processor. This Privacy Policy does not govern the practices of third-party payment processors, and, if you disclose your information to a third-party payment processor, different rules may apply to its use and disclosure of the information you disclose to such third-party payment processor. You acknowledge that if you provide information to third-party payment processors, that information will be subject to their user agreements, terms and conditions of sale, privacy policies, and other applicable policies and agreements, which may differ from this Privacy Policy. We are not responsible for the policies of third-party payment processors.

User Account Information

You may edit certain information, including your name and the password associated with your User Account, at any time by logging into the Site and visiting your User Account settings. If you wish to edit any other information associated with your User Account, or delete your User Account, please contact us by following this [link](#).

Third Parties

You may be given the opportunity to elect to access and use third-party service or applications (“Third-Party Services”) through the Site. This Privacy Policy addresses only The College’s collection, use, and disclosure of information collected by The College from you through the Site. It does not apply to the practices of third parties that we do not own, control, employ, or manage, including, but not limited to, any Third-Party Services. If you disclose your information to a third-party service, including through the Site, different rules may apply to that third-party’s use or disclosure of the information you disclose to



that third party. You acknowledge that if you provide information to third parties, that information will be subject to the privacy policies and user agreements associated with those third-party services, which may differ from this Privacy Policy. We are not responsible for the content, user agreements, or privacy policies of third-party services.

Some content or applications within the Site are served by third parties, including content providers and application providers. These third parties may use cookies, alone or in conjunction with web beacons or other tracking technologies, to collect information about you when you use our Site. The information they collect may be associated with your personal information. We do not control these third parties' tracking technologies or how they may be used.

Minors

Our Site is not intended for children under 13 years of age, and we do not knowingly collect personal information from children under 13. No one under age 13 may provide any information to the Site, including, for example, a name, telephone number or email address. If we learn we have collected or received personal information from a child under 13 without verification of parental consent, we will delete that information. Further, your Account may be terminated without warning if we believe that you are under 13 years of age. If you believe we might have any information from or about a child under 13 years of age, please [contact us here](#).

Security

Information provided through the creation of your User Account is protected by a password for your privacy and security. You are responsible for keeping this password confidential. It is important that you prevent unauthorized access to your User Account and information by using a unique, secure, and protected password and limiting access to your password and your device. You should not share your password with any third party or allow any third party to access the Site using your password.

Unfortunately, information transmitted through the internet or other communication networks may not be completely secure, and third parties may unlawfully intercept or access transmissions or private communications. Although we work hard to protect your privacy, we cannot guarantee the security of information or that your Personal Information or private communications always will remain private. Unauthorized entry or use, hardware or software failure, and other factors may compromise the security of user information at any time. Any transmission of Personal Information is at your own risk, and we are not responsible for the circumvention of any privacy settings or security measures contained within the Site.

California Privacy Rights

California Civil Code Section 1798.83 permits certain users of our Site to request certain information regarding our disclosure of Personal Information to third parties for their direct marketing purposes. If you are a customer within the meaning of Section 1798.83 (i.e. an individual person who is a California resident and who provided Personal Information to us, and your business relationship with us is primarily for personal, family, or household purposes), you may have the right to make such a request. To make a request, please [contact us here](#) or write us at 630 Allendale Road, Suite 400, King of Prussia, PA, 19406.



Changes to the Privacy Policy

We may amend this Privacy Policy at any time by posting the amended Privacy Policy on this page. The date the Privacy Policy was last revised is identified at the top of this Privacy Policy. All amended terms automatically take effect after they are initially posted on this page unless a change in any applicable law requires immediate amendment. You are responsible for periodically checking this Privacy Policy for any changes.

Questions & Concerns

If you have any questions or concerns regarding this Privacy Policy, please [contact us here](#).

[Quick Links - General Resource Page](#)

[Professional Recertification](#)—Recertification serves as a way for designees of The College to maintain their designations through ethical oversight and continuing education (CE).

[Code of Ethics](#)—Embodied in the Code are designees' Professional Pledge and eight Canons.

[Student Grievances](#)—Contains information on resolving student grievances

[Transfer of Credit Policy](#)—In certain circumstances, students may transfer credits from other programs into a current course of study.

[5-Year Rule](#)—Students may apply completed course credits to a designation or certificate program for up to 5 years after a course is successfully completed.

[Student Educational Records Policy](#)—Describes the rights of access to information contained in the student records and the circumstances under which student information may be released

[Transcripts](#)—How to request official and unofficial transcripts

[Designations Overview](#)—Financial services practitioners with a professional designation put their careers and their clients at a significant advantage.

[Admissions Declaration](#)—Admission policy for The American College of Financial Services' designation programs

[CFP®, ChFC®, CLU® Comparison Chart](#)—Shared courses across a common curriculum make it possible to earn these three designations with efficiency.

[Refund Policy](#)—See the refund policy page for comprehensive details on our refund policies and how to request a refund.

[Digital Badges](#)—Showcase and validate your designation/degree achievements and expertise with digital badges.



Instructional Formats

You'll find descriptions of The College's course instructional formats below. You can use these to decide how best to proceed with your studies based on your delivery preference. Not every course is offered in each delivery method, so please visit with your advisor to discuss the available options.

The College is reimagining its course delivery methods with a focus on putting you in control of your learning experience. The new [Personal Pathway](#)[®] learning model is the future standard for The College's course construction and delivery, with many courses already available in this new structure!

Please be aware that only open enrollment sections will show on the delivery listing pages, no company exclusive classes. We don't want to cause confusion by listing a class that's not available to all our students. If you wish to view what's available for your company, please log into your Student Portal, choose your designation of intent, then you can sort the list to show a specific course. Company exclusive classes will show as the first option there.

Personal Pathway

The Personal Pathway™ model employs a multi-modal and evidence-based learning experience to ensure that students can apply what they learn in their field. Courses using the Personal Pathway™ model follow a 14-week recommended learning path. The first 10 weeks feature structured lessons that include textbook readings, focused multimedia lesson reviews, discussion forum posts, preparatory quizzes, and a weekly webinar led by one of The College's faculty members. The 4-week period following the recommended 10-week coursework is reserved for scheduling and taking the course's final exam. Personal Pathway™ courses have required coursework designed to help students perform better on their exams. Students must complete the required coursework to sit for the final exam, but that coursework also counts toward the final course grade.

Personal Pathway™ Policies and Procedures Course Access Students will gain full access to their course materials when classes begin on the first Thursday of every month. Students who enroll before the course begins will have instant access to course materials such as the syllabus, the digital textbook, and a selection of other course resources which may vary by course. The lessons, including the required coursework, will not be available until the course start date. Course requirements are due by the end of the 10th week of class. Students who have not finished the course requirements by that time will lose access to those requirements and will need to enroll in the class again.

Period Students are encouraged to enroll in a course before it begins. However, students can enroll during the Add Period, the first week of class that ends on the Wednesday following the course start date. Students who enroll during the Add week will not be granted additional time beyond the original 10-week course period or the 4-week exam period.

Course Requirements and Grade Weights Personal Pathway™ courses require students to complete work in the online classroom for a grade that is combined with their final exam score. Requirements may change from course to course, and it is the student's responsibility to check each course syllabus to understand what is required of them.

Final Grade Calculations



The final grade is calculated by combining the scores from the course requirements with the course's final exam score. In order to take the final exam, the student must complete all course requirements. Once a student's final exam score is transmitted back to The College, the final score will be calculated and will be available to the student in their online classroom. Once a student has taken the final exam, they will not be able to take the quizzes to improve their scores.

Retakes

Students who fail their course final exam resulting in a failing overall course grade will have a 2-week grace period from the day that their final grade is calculated to purchase a 4-week retake window. The retake exam will be combined with the student's previously completed coursework. Students can purchase one retake or reschedule per course. If a student fails the retake, does not sit for the retake, or does not exercise the option to purchase a retake within the 2-week grace period, the student must reenroll in the course at a reduced tuition rate, and they must also complete the required coursework in their new enrollment.

Reschedules

A student who completes all required coursework but never sits for their course final exam will have a 2-week grace period from the course end date to purchase a reschedule window of 4 weeks. The reschedule will be combined with the student's previously completed coursework. Students can purchase one retake or reschedule per course. If a student fails the rescheduled exam, does not sit for the rescheduled exam, or does not exercise the option to purchase a reschedule exam within the 2-week grace period, the student must enroll in the course again at a reduced tuition rate, and they must complete all required coursework in their new enrollment.

Extensions

Needs-based extensions are available for students who cannot complete their required coursework in the 10-week window. A student who has an illness, a death in the family, a military obligation, or other extenuating circumstance may request an extension. Extensions are granted for 30 days up to a maximum of 60 days. All extension requests must be submitted in writing and sent by email to registrar@theamericancollege.edu or via surface mail to The College at 630 Allendale Road, Suite 400, King of Prussia, PA 19406; ATTN: Registrar. The extension may be used only during the 10-week coursework period.

Personal Pathway™ Upgrade from Legacy Models (Self-Study, Webinar, IRP)

A student who was previously enrolled in a self-study course, webinar, or IRP and who failed their course final exam or has an expired exam ticket must enroll in a Personal Pathway™ section of the class at the reenrollment reduced tuition price. Students must complete the coursework in their reenrollment section.

Digital and Physical Textbook Information

A digital textbook is included in the price of tuition for each course in the Personal Pathway™ model. Students will have access to their digital textbooks upon enrollment. Depending on availability, students may also have the option to purchase a physical textbook. Students will be able to order the textbook at



the point of enrollment or any time during their studies through their Student Portal. Students must be currently enrolled in a course to purchase a textbook.

Self-Study

The self-study format provides students with access to a range of instructional materials and resources, which they may use at their own discretion and according to their preferred study patterns and schedules. Course materials are available to students upon enrollment through their online classroom. Textbooks are provided in a digital or physical format depending on the class. Please check your class syllabus for information. If applicable, physical textbooks are shipped to students after enrollment.

Managing Your Studies

Self-study students manage their own studies by accessing the study materials and resources in their online classroom and following their own study process and schedule. Students have the remainder of the month in which they enroll plus an additional 4 months to study and take their exam in a self-study classroom. However, The College recommends that students aim to complete studying in 10 weeks and then take their exam within the next two weeks.

Final Grade Calculations

Final grades for self-study classes are based on a student's final exam score. Final exams are taken through Pearson VUE unless otherwise noted. Please see the "Grading and Exam Procedures" section of the student handbook for information about scheduling your exam with Pearson VUE.

Retakes/Reschedules

Students who fail an exam in a self-study classroom can purchase a retake exam. Retakes open a new exam window that extends through the remainder of the enrollment month plus an additional 4 months. Students can purchase a retake through their Student Portal, or they can contact an academic advisor for assistance. Students who don't sit for an exam in a self-study classroom can purchase a rescheduled exam. Rescheduled exams open a new exam window that extends through the remainder of the enrollment month plus an additional 4 months. Students can purchase a reschedule through their Student Portal, or they can contact an academic advisor for assistance.

Live Webinar

The Live Webinar format is available at an additional cost for select courses in the CLU® program and some courses in the ChSNC® program. Availability of webinar sections varies by course. Courses offered in Live Webinar format are delivered as self-study courses that include weekly webinar classes conducted by an expert instructor who presents the course material in a series of live online sessions. In addition to providing live instruction, the webinar structure helps keep students on track for course completion within a specified timeframe. This format includes two 2.5-hour webinar sessions per week for 4 weeks. Each webinar class is recorded so that students can access the archived sessions as often as they want during the time their course is active. The webinar sessions are an additional benefit to students and are meant to supplement the study resources available in the online classroom. Therefore, all the learning resources available through Self-Study are available to students taking a course via the Live Webinar



format. Outside of the weekly webinar classes, students manage their own studies by accessing the study materials and resources (including archived webinars) they choose to use and following their own study process and schedule. Contact The College's Admissions and Enrollment Department at 888-263-7265 or admissions@theamericancollege.edu for information about dates and availability of Live Webinar classes.

Final Grade Calculations

Final grades for Live Webinar classes are based on a student's final exam score. Final exams are taken through Pearson VUE unless otherwise noted. Please see the "Grading and Exam Procedures" section of the handbook for information about scheduling your exam with Pearson VUE.

Retakes/Reschedules

Students who fail an exam in a Live Webinar classroom can purchase a retake exam. Retakes open a new exam window that extends through the remainder of the enrollment month plus an additional 4 months. Students can purchase a retake through their Student Portal, or they can contact an academic advisor for assistance. Students who don't sit for an exam in a Live Webinar classroom can purchase a reschedule exam. Rescheduled exams open a new exam window that extends through the remainder of the enrollment month plus an additional 4 months. Students can purchase a reschedule through their Student Portal, or they can contact an academic advisor for assistance.

Guided Study

Guided Study courses are 10-week traditional online classrooms that are instructor-led. Class sizes do not exceed 30 students. Guided Study courses assess student learning through application-based projects, discussion forums, quizzes, and final exams. Students who fail a guided study course must repeat the course in full, starting from the beginning of a new 10-week period.

Testing Windows/Centers

Personal Pathway™

To take your final exam in a Personal Pathway™ course, you must first complete all of the required graded activities by the end of the 10th week. The final 4 weeks of the course are reserved for scheduling and taking your exam.

If you complete your required coursework before the end of 10 weeks, you can schedule your course's final exam early. For example, if you complete your coursework by week 7, you will have 3 weeks plus the original 4-week exam window to take your final exam.

Self Study

Your testing window will now begin on the day that you enroll, and you will have the rest of the current month plus the next four months to take your course's final exam.

For example, if you enroll in May, you will have May, June, July, August, and September to take your exam.

FSCP® Program

Final exams for all FA courses starting on or after January 1, 2014, must be taken through The College's



proctored online examination process. (Exception: NY students will take a proctored paper-and-pencil exam.) Students must satisfy the attendance requirements and have a grade of at least 70 to be eligible to take the final exam. Guidelines for taking the exam and instructions for registering an exam proctor are located in Brightspace. Student and proctor exam eligibility emails are sent as soon as the student has met the exam eligibility requirements. Students have 4 weeks from the last class to take their exam.

Webinars

Your testing window will start on the last day of your class. You will have four weeks from that date to take your course's final exam. Classes being held before July 1 will not be affected by this change.

For example, if you enroll in May for a webinar being held from July 15 through September 2, you will have until September 30 to take your exam.

Course final exams are taken with Pearson VUE Testing Center: <https://home.pearsonvue.com/tac>. All you will need is one form of primary identification and a calculator.

Designation exams typically consist of 100 multiple choice questions.

Schedule your exam early so that you can plan your studies accordingly. Make sure that you are familiar with the testing center rules before you arrive.

You'll learn your exam results at the testing center. If you pass your exam, and if you've purchased package of courses, you'll be automatically enrolled in the next course. If you do not pass, you can purchase a Retake for the opportunity to take the exam again. If you do not take your test before your window runs out, you can purchase a Reschedule to open a new 4- month testing window. Program Window extensions are discussed in the Reschedule section below.

For more information, please contact an academic advisor at 866-317-2420.

[Physical Campus Location – King of Prussia, PA \(News Release\)](#)

BRYN MAWR, Pa., Nov. 2017- The American College of Financial Services is moving its operational headquarters from Bryn Mawr, Pennsylvania, to 630 Allendale Rd. in King of Prussia, Pennsylvania. The relocation to the newly purchased building will be completed by June 2019. Increased square footage and proximity to a diverse and dynamic area will provide a state-of-the-art setting for the continued growth of The College and its educational programs.

At the time, according to The College's President and CEO Robert Johnson, "This move represents a renewed investment in the mission of the institution, which is to raise the level of professionalism in financial services by promoting education, ethical practices, and the pursuit of new knowledge for the benefit of society."

An extensive refurbishment of the interior will create an environment conducive to the development of cutting-edge research and distance learning experiences responsive to the needs of The College's students, faculty, and corporate and educational partners. It will include a media center with access to the latest educational technologies and equipment, expanded collaborative spaces, and an ergonomic setting for faculty, professional staff, students in residency programs and visitors. Legacy areas will be incorporated into the design honoring The College's generous benefactors.



With its roots dating back to the late twenties in the faculty office of Dr. Solomon Huebner at the University of Pennsylvania, The College rapidly expanded from educating life insurance experts to professionalizing financial planners, wealth managers, and others offering financial advice. The College acquired property in Bryn Mawr, Pennsylvania, and moved to the 35-acre location in 1961. The campus was sold in 2007, but The College remained onsite at MDRT Foundation Hall, named in recognition of the Million Dollar Round Table's financial support in building the facility. Currently, over 200 faculty and professional staff continue working to expand Dr. Huebner's vision, increasing the financial security of consumers here and abroad by better educating their advisors. As the scope of that mission grows, The College and all of the professionals it serves will benefit from the larger headquarters in the vibrant King of Prussia community.

Academic Calendar

Please note that not all courses are taught each month. Please visit with your advisor to determine which courses are available for enrollment.

1st Quarter

Registration Dates	Registration Occurs up to First Day of the Course
Course Dates	January 1 st – March 31 st
Last Day to Withdraw from the Course – No Refund	No Refunds Authorized the First Scheduled Day of the Course Unless Authorized by Administration
Refund Dates	At Least 30 Days Prior to the Start of the Course

2nd Quarter

Registration Dates	Registration Occurs up to First Day of the Course
Course Dates	April 1 st – June 30 th
Last Day to Withdraw from the Course – No Refund	No Refunds Authorized the First Scheduled Day of the Course Unless Authorized by Administration
Refund Dates	At Least 30 Days Prior to the Start of the Course

3rd Quarter

Registration Dates	Registration Occurs up to First Day of the Course
Course Dates	July 1 st – September 30 th
Last Day to Withdraw from the Course – No Refund	No Refunds Authorized the First Scheduled Day of the Course Unless Authorized by Administration
Refund Dates	At Least 30 Days Prior to the Start of the Course

4th Quarter

Registration Dates	Registration Occurs up to First Day of the Course
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Course Dates	October 1 st – December 31 st
Last Day to Withdraw from the Course – No Refund	No Refunds Authorized the First Scheduled Day of the Course Unless Authorized by Administration
Refund Dates	At Least 30 Days Prior to the Start of the Course

Designations and Degrees Offered with Requirements

DESIGNATIONS AND DEGREES

Practical academics for professional advancement.

LEARN MORE ABOUT THE PROGRAMS AVAILABLE TO YOU

In the increasingly complex world of financial services, the key to success is being better prepared than your competition. A professional certification or advanced degree from The College will help. We offer real-time, practical knowledge; curriculum delivery that meets the demands of your hectic schedule; and a proven approach to education in financial planning, retirement coaching, insurance, philanthropic giving, and more.

Since 1927, The College has helped more than 200,000 financial services professionals accelerate their careers. Our financial planning and insurance courses produce measurable results. Surveys show that our sales training can boost production by up to 40%. Holders of our financial planning designations increase their sales by as much as 51%.

Professional Designations & Certifications

WMCP® Wealth Management Certified Professional®

RICP® Retirement Income Certified Professional®

CFP® Certification Education Program®

ChFC® Chartered Financial Consultant®

CLU® Chartered Life Underwriter®

FSCP® Financial Services Certified Professional®

ChSNC® Chartered Special Needs Consultant®

CLF® Chartered Leadership Fellow®

Master's Degrees & Graduate Programs

MSM Master of Science in Management

MSFP Master of Science in Financial Planning

AEP® Accredited Estate Planner®

CAP® Chartered Advisor in Philanthropy®



Legacy Programs

CASL® Chartered Advisor in Senior Living

ChHC® Chartered Healthcare Consultant®

FSS® Financial Services Specialist®

REBC® Registered Employee Benefits Consultant®

RHU® Registered Health Underwriter®

PhD in Financial and Retirement Planning

MSFS Master of Science in Financial Services

Centers

Mission

The Centers of Excellence represent the intersection of academics and the financial services industry. Through education, research, scholarships, and practice enhancement, the Centers reflect The College's longstanding commitment to the advancement of professionalism and innovation in financial services and, by extension, the increased financial security of all Americans.

Vision

Focusing on current trends in financial services scholarship and practice, the Centers partner with companies, practitioners, and scholars on activities that generate meaningful, measurable outcomes, including:

- Thought leadership in areas that are underserved or underrepresented
- Cutting-edge research with academic and industry applications
- Practitioners who are better equipped to serve consumers well

[The American College Center for Economic Empowerment and Equality](#)

[The American College Cary M. Maguire Center for Ethics in Financial Services](#)

[The American College Center for Military and Veterans Affairs](#)

[The American College Center for Women in Financial Services](#)

[The American College O. Alfred Granum Center for Financial Security](#)

[The American College Center for Special Needs](#)



Registration Information

Matriculated students should coordinate their registration transactions through their academic advisor at Advising@TheAmericanCollege.edu.

Advising

ACADEMIC ADVISING

Mission Statement: As the chief advocates for our students, the Academic Advising Team's mission is to promote student success in their professional goals by providing personalized academic guidance and support. Our advisors use a proactive approach guided by established advising theories and practices to empower students to take ownership of their academic experience.

Our Academic Advisors play a proactive role in student success and retention efforts. Academic Advisors assist students in navigating their chosen academic program(s) while using student data to support students in their studies, course completion, and scheduling.

Academic Advisors can provide assistance or information about:

- The College's educational programs
- Available learning resources
- Navigation of the online classroom
- Programmatic policies and procedures

Academic Advisors take a proactive approach to helping students and will occasionally contact students to check on progress in a class, designation, or degree program.

Admissions

ADMISSIONS DECLARATION

Admission Policy for The American College of Financial Services Designation Programs

At the undergraduate level, The College offers post-secondary designations (industry-recognized certifications) and is an open-enrollment institution that admits all applicants who have a high school diploma or the equivalent. The College's Huebner School offers six professional designations for agents and advisors working in the financial services field, as well as an educational program that qualifies students to sit for the CFP Board's national certification exam. Students may enroll in a single course, a full program, or multiple programs.

By enrolling in a course at The College, all students agree to be bound by the following Admissions Declarations:

"I agree to be bound by The College Code of Ethics and Procedures and other ethical codes or standards that apply to this designation. I am aware that successfully passing an examination is not the sole requirement for the awarding of a designation and I agree that I shall not be entitled to the designation unless I also meet any experience or ethical standards established by the Board of Trustees. I understand that I must complete the educational requirements for a particular program within five years from the date of the initial course registration in that program. I further understand that upon award of my



designation, I will be obligated to comply with the continuing education requirements and pay any associated recertification fees required by The College to maintain use of the designation.

The American College of Financial Services reserves the right to void any examination if, in its sole opinion, there is a reason to question its validity. I agree to be bound by the policies of The College and understand it is my responsibility to make myself aware of additional policies announced in the future that are applicable to my designation(s).”

Transcripts

Advising Transcripts

Advising transcripts give you a complete picture of your student record, including any passed or failed courses. Current course registrations are also listed on an advising transcript. Advising transcripts can be used as a guide toward completing your program of study since all remaining course requirements are listed. Students may view their advising transcripts online through their student account. Use the Self Services section of your student portal to see this information.

Official and Unofficial Transcripts

to order your official transcript, duplicate diploma, or education verification, please order via Parchment with [this link](#). You can also use the Student Portal to order these official documents.

Official transcripts have The College seal, are signed by the Registrar, and can be delivered via email or physical mail. Official Transcripts cost \$40 plus shipping and handling (if a physical copy is requested). Electronic transcripts are normally delivered as soon as the order is completed, and physical transcripts are delivered in 2–3 weeks after the order has been completed.

Unofficial transcripts are also available at no charge via your Student Portal. This shows both passed and failed courses. Unofficial transcripts will not be accepted by other colleges or universities for transfer credit.

Duplicate diplomas are available at \$100 plus shipping and handling. You will also receive an electronic version when ordering a duplicate diploma.

Education verification can be requested at no charge.

Diploma Frames

Recent graduates are encouraged to pursue framing options that best fit their needs and budget requirements. Huebner School diplomas are 11 inches X 14 inches in size, and Graduate School diplomas are 8.5 inches X 11 inches in size. The College has partnered with Framing Success for branded diplomas. Please visit their site at <https://www.framingsuccess.com/category/list/sid/3245> for frames, pricing, and shipping options. Please note that these are for the frames only; diplomas are shipped separately.

Student Educational Records Policy

General Information



The College complies with all applicable laws to protect the privacy of each person who attends or has attended The College (“Student”). The College respects the right to privacy of each of our Students and is committed to safeguarding records that contain information directly related to a Student (collectively, “Education Records”). Each Student has a right to inspect and review their Education Records. If, upon review, a Student discovers that an Education Record is inaccurate, misleading, or in violation of the Student’s privacy rights, the Student may request amendment of the appropriate portion of the Education Records. Subject to certain exceptions, The College generally will not disclose personally identifiable information from a Student’s Education Records to a third party without obtaining the prior written consent of the Student, or sell, rent, or otherwise make available to third parties a Student’s Education Records for marketing or other purposes.

Access to Education Records

Each Student has the right to inspect and review his or her own Education Records within a reasonable time after The College receives a request for access.

A Student requesting such access should submit to The American College Registrar and Certification Officer a written request identifying the record(s) the Student wishes to inspect. That College official will either provide copies of the record(s) requested or make other arrangements for access and notify the Student of the time and place where the record(s) may be inspected.

Amendment of Education Records

A Student may request that The College amend any portion of the Education Records that they believe is inaccurate or misleading. If The College decides not to amend the Education Records as requested by the Student, The College will notify the Student of the decision and advise the Student of his or her right to a hearing regarding the request for amendment.

Disclosure of Education Records

Subject to the exceptions listed below, The College will not disclose personally identifiable information from a Student’s Education Records to a third party without obtaining the prior written consent of the Student. The College may disclose personally identifiable information from a Student’s Education Records without prior notice or consent in the following circumstances:

1. In connection with a health or safety emergency, The College may disclose information from Educational Records as appropriate to protect the health or safety of the Student or other persons.
2. Professors, instructors, administrators, staff, advisors, attorneys, trustees, members of committees and disciplinary boards, contractors, volunteers, and other parties to whom The College has outsourced institutional services or functions (“School Officials”) may review



Education Records if they need to do so in order to fulfill their professional responsibility to The College or to the Student.

3. The College may disclose Education Records to officials of another school in which a Student seeks or intends to enroll, upon request of officials at that other school. If requested by the Student, The College will provide a copy of the records that were released to the other school.
4. The College may release Directory information, including the following information contained in an Education Record of a Student, which would not generally be considered harmful or an invasion of privacy if disclosed:
 - o Name
 - o Email address
 - o Dates of attendance
 - o Current employer of record
 - o Designations and/or Degrees awarded by The College and date(s) of completion

Students may request that Directory information be kept confidential. Such a request should be submitted to The American College Registrar and Certification Officer in writing.

5. If a Student enrolls under “employer paid” status, The College may report academic progress and other relevant academic information to the Student's current employer of record. Such information may be disclosed to the current employer as part of routine reporting or upon specific request from the Student’s current employer.
6. Additionally, for the purposes of communicating with the CFP Board and facilitating student registration for the CFP® Certification Examination, The College may send the CFP Board a periodic report listing Directory information of students who have successfully completed The College's CFP® Certification Education Curriculum.
7. The College may disclose Education Records when the disclosure is in connection with financial aid for which the student has applied or which the student has received, if the information is necessary for such purposes as to: determine the eligibility for the aid, determine the amount of the aid, determine the conditions for the aid, and/or enforce the terms and conditions of the aid. With respect to such disclosure, the term "financial aid" means payment of funds provided to an individual (or payment in kind of tangible or intangible property to the individual) that is conditioned on the individual's attendance, performance, or other factors.
8. The College may disclose Education Records to either supporting parent(s) or guardian(s) where the Student is claimed as a dependent under the Internal Revenue Code.
9. The College must provide Education Records in response to subpoenas, or as otherwise compelled or required by legal process.



10. The College may disclose Education Records to any other individual or entity, as permitted by law, where such disclosure is deemed in the sole discretion of The College to be reasonably necessary for The College to conduct its business.

Directory Information Opt-out Provision

If a Student prefers not to have any of their Directory information shared with any other third party, other than mandatory disclosures made in response to subpoenas or other legal processes, the Student may opt out by informing The College of this preference in writing at the following address: The American College of Financial Services; 630 Allendale Road, Suite 400, King of Prussia, PA, 19406; Attention: Registrar's Office. Electing to opt out may affect reimbursement, tax filing status, or recognition policies of certain employers, and opting out of communications from The College will not apply to correspondence for academic or billing purposes.

2022 Tuition & Fee Rates

ChFC[®]

Single Course: \$850

CFP[®] / ChFC[®] Case Analysis (HS 333): \$1,060

ChFC[®] Premium Course (HS 347): \$1,565

3-Course Package (HS 333 & 347 excluded): \$2,260

8-Course Package: \$5,670

CFP[®]

Single Course: \$850

CFP[®] / ChFC[®] Case Analysis (HS 333): \$1,060

3-Course Package (HS 333 & 347 excluded): \$2,260

7-Course Package: \$4,675

CFP[®] Dalton Guarantee to Pass (CP 120): \$2,195

CFP[®] Dalton Review (CP 121): \$1,395

7-Course Package + CFP[®] Dalton Review: \$5,575

CLU[®]

Single Course: \$850

3-Course Package: \$2,260

4-Course Package: \$2,900

5-Course Package: \$3,500

WMCP[®]

Single course of a three (3) course curriculum at \$995.00 each.

Entire program – Three (3) courses : \$2,250.00

RICP[®]

Single Course: \$950

3-Course Package: \$2,450

ChSNC[®]

Single Course: \$850



Webinar Capstone (HS 377)*: \$1,100
3-Course Package: \$2,450

CLF*

Single Course: \$995
Field Management Seminar (HS 386): \$495

FSCP*

Single Course: \$550
Ethics Course (FA 290): \$180

Graduate School

CAP® Single Course: \$1,975
CAP® 3-Course Package: \$3,995
CAP® Nonprofit Single Course: \$1,495
CAP® Nonprofit 3-Course Package: \$3,295
MSM Single Course: \$1,625
MSFP Single Course: \$1,975
MSFS Single Course: \$1,975
Other Graduate School Courses: \$1,975
MSM/MSFP Application Fee (Non-refundable): \$100

Other Courses

Intro to Financial Planning (CP 102): \$675
Ethics in Financial Services (CE 128)**: \$125
IRA Success Single Course: \$205
IRA Success 12-Course Package: \$2,195

Other Fees

Webinar Fee: \$250
IRP Fee: \$350
WMCP® Exam Retake Fee: \$130
WMCP® Cancellation Fee: \$495
WMCP® Program Window Extension: \$130
Personal Pathway® Course Reenrollment Fee: \$300
HS / GS Exam Retake or Reschedule Fee: \$130
HS 347 Exam Retake or Reschedule Fee: \$260
HS / GS Cancellation Fee: \$130
Package Cancellation Fee: \$495
FSCP® Exam Retake or Reschedule Fee: \$80
FSCP® Cancellation Fee: \$80
State CE Replacement Certificate/CE Rush Request: \$40
CFP® Certification Education Replacement Certificate: \$40
Duplicate Diploma: \$100
Transcript: \$40



Challenge Fee: \$185

Prior Learning Assessment (PLA) (Non-refundable) \$250

Professional Recertification Program

Client Facing: \$125

Non-Client Facing: \$50

Late Fee: \$50

Reinstatement Fee: \$100

* Webinar only

** Tuition can be credited to Professional Recertification fee



Master of Science in Financial Planning Curriculum

THE MSFP PROGRAM CONSISTS OF 10 REQUIRED COURSES:

The MSFP program consists of 10 courses and 30 credits; three core courses (12 credits) along with six more courses (18 credits) in each of the three potential concentration areas, some of which can include electives.

Core Program

(Residency 1) MSFP 531/551—Family Financial Planning/Introduction to Financial Planning

This course introduces the broad scope of financial planning as it relates to personal goals/values, as well as its role in the financial services industry. It is designed to provide students with an understanding of the concepts of the financial planning process, the economic environment, the time value of money, the legal environment, financial analysis, and ethical and professional considerations in financial planning. Topics include careers in financial services, management of personal financial statements, time-value-of-money analysis, calculator/computer applications, insurance, social security, house-buying strategies, education funding techniques, investments, retirement planning, income tax, and estate planning.

MSFP 533—Legacy Planning Reimagined

Legacy planning today means living a financially secure and fulfilling life while also leaving a lasting legacy of more than money. This course focuses on legacy planning for complex situations, often with business owners and across multiple generations. You will actively practice the listening and team-building skills needed to emerge as the client's most trusted advisor. Via case studies, you will learn how to integrate legacy planning into your practice, in collaboration with (and in competition with) family offices, private banks, and best-of-breed planning teams. You will leave with an action plan for taking the next step in your personal legacy planning practice.

Residency 1) MSFP 539/559—Estate Management and Planned Giving/Fundamentals of Estate Planning

This course explores the application of estate planning methodologies and policies to personal financial planning. It introduces estate planning tools and strategies to assist a client in developing, maintaining, and transferring his/her wealth consistent with objectives. Topics include: professional role differentiation between financial advisers, CPAs, and estate-planning attorneys; writing disclaimers in a financial plan; gift and estate taxation; ownership of personal and real property issues; wills; letter of last instructions; trusts; trustees/personal representatives and their fiduciary responsibilities; probate strategies; implications for individuals; general/limited partnerships; closely held businesses; corporations; life insurance funding; post-mortem planning; creative estate planning strategies consistent with client goals and values; and charitable giving strategies.



(Residency 2) MSFP 536—Behavioral Finance for Financial Planners/Behavioral Finance

This course is an applied behavioral finance course that examines the intersection of behavioral finance and financial planning. It reviews the research on behavioral finance, neuroeconomics, and investor psychology, exploring the effects of human emotions and cognitive errors on financial decisions and the financial planning process. This course focuses on the application of behavioral finance theory and research to the practice of personal financial planning to help financial planners improve the financial health of their clients.

(Residency 2) MSFP 630/650—Capstone: Advanced Case Studies and Application/Capstone Case Development

This course serves as the capstone across all concentrations of the MSFP program. It will engage the student in critical thinking and decision-making about personal financial management topics in the context of the comprehensive financial planning process. During this course, students will work individually and in groups to bring knowledge together from each of the relevant prerequisite courses to evaluate case study situations representing samples of what may be encountered in the workplace.

Financial Planning Concentration

MSFP 534/554—Personal Income Taxation and Decision-Making/Income Taxation

This course explores the strategies used by financial planners to help clients achieve greater tax efficiency. Topics include income tax concepts and calculations, income tax research methods, gross income realization, exclusions and deductions, passive activities, alternative minimum tax, tax considerations of business forms, taxable and non-taxable property transactions, compensation planning, family tax planning, audit risk, and dealing with the IRS.

MSFP 535/555—Insurance Analysis for Families/Fundamentals of Insurance Planning

This course introduces students to the application of insurance planning and risk management in personal financial planning. It is designed to provide students with an understanding of the concepts of identification of risk exposure, legal aspects of insurance, property and liability policy analysis, life insurance policy analysis, health insurance policy analysis, employee benefits, social insurance, insurance regulation, and principles of insurance taxation. Topics include: career issues; contractual and agency legal issues; insurance distribution systems, including the Internet; evaluation of insurers; personal risk assessment; risk strategies; alternative risk transfer approaches; life insurance programming and product analysis; key-person insurance; business continuation applications; life insurance use in income and estate tax planning; applicability of other insurance products (e.g., health, disability, general liability, property and casualty); HMOs, group insurance plans; workers compensation; relevant aspects of social security; negligence issues; errors and omissions policies; and professional ethics.

MSFP 537/557—Retirement Planning and Employee Benefits/Retirement Planning



This course covers strategies used by financial planners to help clients assess employee benefits and to reduce the tax burden while planning for retirement. Topics include: retirement needs analysis; defined benefit and contribution plans; profit sharing; 401k; 403b; ESOP; IRA; SEP-IRA; Roth-IRA; Keogh; TSA; social security benefits and integration; vesting; employee benefits analysis; funding vehicles; plan installation and administration; asset balancing; buy/sell agreements, ERISA; stock redemption and cross-purchase plans; evaluation of retirement timing; life-cycle planning; retirement lifestyle issues; distribution planning; and post-retirement financial and qualitative assessment of needs.

MSFP 538/558—Investment Theory and Portfolio Management/Investment Planning

This course investigates the investment process from the perspective of a financial planner or investment advisor advising individuals and families. This course will cover advanced concepts related to financial market theory, including market efficiency, portfolio theory and optimization, asset pricing models, and stock and bond valuation techniques. The nature and use of mutual funds and ETFs, and tax-efficient investing, including asset location concepts, will also be explored. It is designed to provide students with an understanding of the concepts of investment regulation, client assessment, investment theory, environment and financial markets, strategies and tactics, modern portfolio theory, and integration.

MSFP 615—Advanced Estate Management Planned Giving

An advanced gift and estate planning course that presents an overview of basic gift, estate, and generation-skipping transfer tax law and tax computation processes. This course also discusses the ownership and taxation of transfers of property during a lifetime and at death, in addition to marital, charitable giving, and life insurance planning. Family-business entity planning and buy/sell agreements are also addressed in the course.

MSFP 631—Advanced Retirement Planning Issues

This course addresses current issues relevant to helping clients save for retirement and ensure that adequate retirement income lasts a lifetime. The first day focuses on retirement savings issues, including the retirement savings crisis, determining retirement needs, motivating clients to save, and maximizing savings through tax strategies. Day two primarily addresses the issue of choosing an appropriate retirement income strategy but also addresses a very practical issue, when to claim Social Security benefits.

MSFP 633—Personal Financial Planning Case Study

This course explores the techniques and methods for utilizing financial planning practice standards in the development of comprehensive financial plans for clients. This course will integrate the material learned in Tax, Insurance, Retirement, Estate, and Investment Planning. It is designed to be taken when students have finished the core competencies courses in the Financial Planning Program. The course will be structured as a casework course, and the cases used will closely reflect the types of cases students may encounter as financial planners. Students will write and present a comprehensive financial plan.



Retirement Planning Concentration

MSFP 615—Advanced Estate Management Planned Giving

An advanced gift and estate planning course that presents an overview of basic gift, estate, and generation-skipping transfer tax law and tax computation processes. This course also discusses the ownership and taxation of transfers of property during a lifetime and at death, in addition to marital, charitable giving, and life insurance planning. Family business entity planning and buy/sell agreements are also addressed in the course.

MSFP 631—Advanced Retirement Planning Issues

This course addresses current issues relevant to helping clients save for retirement and ensure that adequate retirement income lasts a lifetime. The first day focuses on retirement savings issues, including the retirement savings crisis, determining retirement needs, motivating clients to save, and maximizing savings through tax strategies. Day two primarily addresses the issue of choosing an appropriate retirement income strategy but also addresses a very practical issue, when to claim Social Security benefits.

HS 353—Retirement Income Process, Strategies, and Solutions

Upon completion of this course, the student will be able to: understand the steps in creating an effective retirement income plan; identify retirement income needs, objectives, and goals by evaluating the client's current situation; determine how to choose the appropriate retirement income strategy for your clients; evaluate income tax, estate issues, retirement risks, and other threats to an effective retirement income plan; and integrate risk management tools, products, and strategies to create an effective retirement income plan.

HS 354—Sources of Retirement Income

This course explores sources of retirement income in depth. After completion, you should be able to: recommend the optimal age to claim Social Security benefits as appropriate for each client's situation; help the client evaluate the factors to consider when determining an appropriate retirement age; understand the role of annuities in a retirement income plan; have a better understanding of how executive benefits and retirement benefits for federal and military employees fit into the plan; understand the different ways that life insurance can be used in planning and how to address the retirement needs of the small business owner; understand how to build a retirement income portfolio; and become more familiar with the latest research on strategies for ensuring that retirement assets last a lifetime.

HS 355—Managing the Retirement Income Plan

This course will help you: choose the appropriate tax-efficient distribution options from a retirement plan; help a client create a health expense budget and navigate the many decisions regarding Medicare and other health care options; help a client prepare for their long-term care needs; navigate retirement housing decisions and address home equity strategies; identify the key ethical issues in retirement income planning; and create and manage retirement income portfolios appropriate for each client's situation.



MSFP 543/563—Business Succession Strategies

This course covers advanced topics in business succession planning and provides an overview of gift and trust taxation to illustrate how charitable transfers facilitate business succession planning objectives. It also presents detailed coverage of family limited partnerships and limited-liability companies. Additionally, it covers sales and gifts of business interests using discounting techniques. The course discusses the use of executive benefit and retirement plan strategies to facilitate succession planning. The course includes a comprehensive case study.

Legacy Planning Concentration

MSFP 615—Advanced Estate Management and Planned Giving

An advanced gift and estate planning course that presents an overview of basic gift, estate, and generation-skipping transfer tax law and tax computation processes. It discusses the ownership and taxation of transfers of property during lifetime and at death, in addition to marital, charitable giving, and life insurance planning. Family-business entity planning and buy/sell agreements are also addressed in the course.

MSFP 631—Advanced Retirement Planning Issues

This course addresses current issues relevant to helping clients save for retirement and ensure that adequate retirement income lasts a lifetime. The first day focuses on retirement savings issues, including the retirement savings crisis, determining retirement needs, motivating clients to save, and maximizing savings through tax strategies. Day two primarily addresses the issue of choosing an appropriate retirement income strategy but also addresses a very practical issue, when to claim Social Security benefits.

GS 839—Planning for Impact in the Context of Family Wealth

The focus of this course is on wealth in families and wealthy families in community with others. By the end of this course, the fundraiser or advisor should have the knowledge needed to elicit client or donor goals for self, family, and society and to convene a team to achieve those goals now, later, at death, or beyond death, through a financial plan, business exit plan, estate plan, or gift plan.

GS 849—Charitable Gifting Strategies

The focus of this course is on charitable tax strategies, tools, and techniques. By the end of this course, students will have the knowledge needed to open a client-specific or donor-specific conversation about the features and benefits of appropriate charitable tools. The student will then be able to convene a planning team, or in simpler cases, close for the gift.

GS 859—Gift Planning in a Nonprofit Context

The focus of this course is on gift planning for nonprofits. By the end of this course, students should have the knowledge needed to apply the concepts and processes introduced in MSFP 544 and MSFP 549 to develop six- to eight-figure gifts for a specific nonprofit from its highest-capacity donors.



MSFP 543/563—Business Succession Strategies

This course covers advanced topics in business succession planning. It provides an overview of gift and trust taxation to illustrate how charitable transfers facilitate business succession planning objectives, presents detailed coverage of family limited partnerships and limited-liability companies, and covers sales and gifts of business interests using discounting techniques. The course discusses the use of executive benefit and retirement plan strategies to facilitate succession planning. This course includes a comprehensive case study.

Master of Science in Management Curriculum

THE MSM PROGRAM CONSISTS OF 11/12 REQUIRED COURSES

MSMT 500 Graduate Management Orientation: In this online orientation, students are introduced to the courses within the MSM program, the faculty, and fellow students. Students are also oriented to The College and the educational resources available to them.

MSMT 502 Foundations of Management†: This introductory course includes nine online learning modules designed to equip students for success in the MS in Management program. The modules are: Foundations of Communication; Foundations of Business Integration & Strategic Management; Foundations of Organizational Behavior; Foundations of Human Resource Management; Foundations of Finance; Foundations of Marketing; Foundations of Statistics; Foundations of Ethics; and Foundations of Academic Writing.

The online Foundations course is largely self-paced. An instructor provides assistance as needed. Students complete a pre-test for each module to assess their strengths and weaknesses. Our learning management system Brightspace then produces a customized learning module appropriate for their individual needs. Students use the module to master key concepts and skills. They then demonstrate mastery through post-tests. Students may repeat each post-test an unlimited number of times during the 5-week session to earn a passing grade. Students must pass every assigned module in the Foundation courses with a score of 70% in order to proceed to later courses in the MSM program

MSMT 505 Communication in Management: Students are introduced to constructive and collaborative ways of communicating effectively across different modes and platforms. Topics equip students to influence or persuade stakeholders, successfully communicate messages, and emphasize key communication skills needed by managers.

MSMT 512 Strategic Management: This course approaches strategic management from a practical perspective. Students develop an understanding of business strategies, formulation and implementation of major goals to better identify organizational initiatives. Case studies along with real world examples communicate important stages, components, and major roles of exceptional managers to gain and sustain a competitive advantage.



MSMT 517 Organizational Behavior & Management: This course addresses the most current theories, research, and organizational applications in the field of organizational behavior (OB). Students explore concerns of all managers, including managing the behavior of individuals and groups, demographic changes, globalization, ethics, social responsibility, organizational processes, and innovation relevant in today's business environment.

MSMT 522 Strategic Human Resource Management: Students are introduced to the concept of Human Resource Management (HRM) and the evolving strategic nature of this field. The course addresses management of human capital to meet the strategy, mission, and vision of the organization. It promotes the understanding of employees as an investment in the success of an organization and as the framework for HRM. Students can then concentrate on the practice and implementation of strategic issues, including resource development, talent management, employee relations, knowledge management, business ethics, corporate responsibility and sustainability, change management, and global context.

MSMT 528 Conflict Management: All managers to some degree are conflict managers and must apply prevention, conflict resolution, management techniques, and collaboration skills. Students apply principles and techniques for preventing, negotiating, and minimizing conflict. Topics include communication, decision-making, resolving conflict, dispute resolution, and the different types of conflict styles.

MSMT 530 Financial Statement Analysis: Students extract information from multiple types of financial statements, including note disclosures, and use that data to view a business and assess value generated. In doing so, they quantitatively assess the business's strategies and apply sound statistical and analytical techniques. Case studies, along with data analytics assignments, questions, critical thinking problems, analysis decisions, and mini-exercises enable students to practice multiple techniques.

MSMT 535 Marketing Management: This course introduces students to a broad spectrum of marketing management topics, including marketing strategy, marketing research, and ethical issues affecting the marketplace. Marketing managers are tasked with delivering the right mix of offerings in pursuit of marketing objectives and satisfying unmet consumer needs. Students create and execute a marketing plan to reach target customers and drive them to act.

MSMT 540 Managerial Decision-Making: The ability to gather and analyze data to form a strategy is essential in management. This course examines two levels of analytics from a descriptive and predictive viewpoint. Using spreadsheets, visualizations, and research, students develop a working knowledge of analytics as it applies to business decisions within the field of management. Topics include database analytics, data visualization, forecasting techniques, and data mining.

MSMT 555 Operational Risk Management: This course explores operational risk management practices in the financial services industry. A distinction exists between risk and uncertainty—



namely, knowledge and data gathering. Students analyze current methods and best practices applied in financial companies to include risk identification, assessment, mitigation, monitoring, and rising operational risk within the industry.

MSMT 600 Capstone: Ethical Decision-Making in Management*: This capstone course for the Master of Science in Management degree program focuses exclusively on ethics, ethical theories and principles, personal integrity in the workplace, and corporate responsibility and values, as well as organizational culture. Students analyze and examine ethical decisions from a managerial perspective, guided by a best-practices framework. Students further explore formal and informal control mechanisms of perceived ethics with appropriate guidance. Moral issues and dilemmas to stimulate critical analysis within a variety of organizational settings and a variety of contexts and cultures are examined. As part of the capstone, students complete an independent or group project demonstrating their conceptual, analytical, and practical ethical decision-making management skills.

† Course and modules dependent on bachelor's degree earned

*Prerequisites: Completion of all courses in the MSM program



Chartered Advisor in Philanthropy Curriculum

THE CAP PROGRAM CONSISTS OF 3 REQUIRED COURSES:

GS 839 Planning for Impact in Context of Family Wealth

The focus of this course is on wealth in families and wealthy families in community with others. By the end of this course, the fundraiser and advisor should have the knowledge needed to elicit client or donor goals for self, family, and society and to convene a team to achieve those goals now, later, at death, or beyond death, through a financial plan, business exit plan, estate plan, or gift plan.

GS 849 Charitable Giving Strategies

The focus of this course is on charitable tax strategies, tools, and techniques. By the end of this course, students will have the knowledge needed to open a client-specific or donor-specific conversation about the features and benefits of appropriate charitable tools. The student will then be able to convene a planning team, or in simpler cases, close for the gift.

GS 859 Gift Planning in a Nonprofit Context

The focus of this course is on gift planning for nonprofits. By the end of this course, students should have the knowledge needed to apply the concepts and processes introduced in GS 839 and GS 849 to develop six- to eight-figure gifts for a specific nonprofit from its highest-capacity donors.

Certified Financial Planner Curriculum

THE CFP EDUCATION CERTIFICATION PROGRAM CONSISTS OF 7 REQUIRED COURSES:

HS 300 Financial Planning: Process and Environment

This course provides an overview of the financial planning process, including communication techniques, behavioral finance, financial planning approaches and applications, financial statement preparation and analysis, time value of money concepts and applications, education planning and funding, economics and the external environment, and ethics and standards of conduct. Additionally, the course offers a deeper understanding of the role and responsibilities of a financial planner, along with some analytical skills to aid in the financial decision-making process.

HS 311 Fundamentals of Insurance Planning

This course focuses on the role of planning for risk management needs. The topics covered in this course include fundamental principles and characteristics of risk management and credit risk and protection as well as the concepts and applications of health insurance, life insurance, disability and long-term care insurance, annuities, property, liability insurance, and social insurance (Social Security).



HS 321 Fundamentals of Income Taxation

This course examines the federal income tax system with particular emphasis on the taxation of individuals. The topics covered in this course include the fundamentals of income taxation; the taxation of income generated from personal, professional, and investment related activities; deductions; credits; basis rules; depreciation; the taxation of capital assets; nontaxable exchanges; passive activity loss rules; the alternative minimum tax; and the taxation of business entities.

HS 326 Planning for Retirement Needs

This course focuses on helping businesses and individuals plan for retirement. The topics covered in this course include asset accumulation and distribution planning; qualified pension plans; qualified plan setup, administration, and termination; profit sharing plans; stock bonus and employee stock ownership plans; IRAs; SEPS; SIMPLEs; 403(b) and 457 plans; deferred compensation and nonqualified plans; Social Security benefits; and employee benefits.

HS 328 Investments

In this course, students learn about the principles of investments and their application to financial planning. The topics covered in this course include an overview of securities laws and market structure, asset classifications, the taxation of investments, risk and return, portfolio theory, investment decisions and attributions analysis, market efficiency and behavioral finance, fixed income security analysis, equity security analysis and valuation, alternative investments, investment companies, and derivative securities.

HS 330 Fundamentals of Estate Planning

This course covers various aspects of estate and gift tax planning, including the probate process, an overview of basic estate planning documents, types of property interests, transfer strategies during life and at death, the use of trusts, generation-skipping transfers, charitable giving, the use of life insurance in estate planning, special elections, and other post-mortem planning strategies.

HS 333 Personal Financial Planning: Comprehensive 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 core financial planning disciplines of: Retirement, Investment, Risk management, Income tax, Employee benefits, and General principles. Students are eligible to enroll in the capstone course (HS 333) after completing the first six courses of the curriculum in both the CFP Certification Education Program and the ChFC program (HS 300, HS 311, HS 321, HS 326, HS 328, HS 330). HS 333 is a course designed to bring together elements from all of the previous foundation courses and prepares students to synthesize and apply their knowledge of the financial planning process, insurance, taxation, investments, retirement, and estate planning through the delivery of a comprehensive financial plan.



Chartered Financial Consultant Curriculum

THE ChFC PROGRAM CONSISTS OF 8 REQUIRED COURSES:

HS 300 Financial Planning: Process and Environment

This course provides an overview of the financial planning process, including communication techniques, behavioral finance, financial planning approaches and applications, financial statement preparation and analysis, time value of money concepts and applications, education planning and funding, economics and the external environment, and ethics and standards of conduct. Additionally, the course offers a deeper understanding of the role and responsibilities of a financial planner, along with some analytical skills to aid in the financial decision-making process.

HS 311 Fundamentals of Insurance Planning

This course focuses on the role of planning for risk management needs. The topics covered in this course include fundamental principles and characteristics of risk management, credit risk and protection, and the concepts and applications of health insurance, life insurance, disability and long-term care insurance, annuities, property, liability insurance, and social insurance (Social Security).

HS 321 Fundamentals of Income Taxation

This course examines the federal income tax system with particular emphasis on the taxation of individuals. The topics covered in this course include the fundamentals of income taxation, the taxation of income generated from personal, professional, and investment related activities, deductions, credits, basis rules, depreciation, the taxation of capital assets, nontaxable exchanges, passive activity loss rules, the alternative minimum tax, and the taxation of business entities.

HS 326 Planning for Retirement Needs

This course focuses on helping businesses and individuals plan for retirement. The topics covered in this course include asset accumulation and distribution planning, qualified pension plans, qualified plan setup, administration, and termination, profit sharing plans, stock bonus and employee stock ownership plans, IRAs, SEPS, SIMPLEs, 403(b) and 457 plans, deferred compensation and nonqualified plans, Social Security benefits, and employee benefits.

HS 328 Investments

In this course, students learn about the principles of investments and their application to financial planning. The topics covered in this course include an overview of securities laws and market structure, asset classifications, the taxation of investments, risk and return, portfolio theory, investment decisions and attributions analysis, market efficiency and behavioral finance,



fixed income security analysis, equity security analysis and valuation, alternative investments, investment companies, and derivative securities.

HS 330 Fundamentals of Estate Planning

This course covers various aspects of estate and gift tax planning, including the probate process, an overview of basic estate planning documents, types of property interests, transfer strategies during life and at death, the use of trusts, generation-skipping transfers, charitable giving, the use of life insurance in estate planning, special elections, and other post-mortem planning strategies.

HS 333 Personal Financial Planning: Comprehensive 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 core financial planning disciplines of: Retirement, Investment, Risk management, Income tax, Employee benefits, and General principles. Students are eligible to enroll in the capstone course (HS 333) after completing the first six courses of the curriculum in both the CFP Certification Education Program and the ChFC program (HS 300, HS 311, HS 321, HS 326, HS 328, HS 330). HS 333 is a course designed to bring together elements from all of the previous foundation courses and prepares students to synthesize and apply their knowledge of the financial planning process, insurance, taxation, investments, retirement, and estate planning through the delivery of a comprehensive financial plan.

HS 347 Contemporary Applications in Financial Planning

This course examines the unique challenges associated with estate planning; special needs; divorce; business succession; behavioral finance; financial plan development; and retirement planning. Up-to-date content and compelling case studies provide students with a complex yet comprehensive understanding of financial planning in these important areas.

Chartered Special Needs Consultant Curriculum

THE ChSNC PROGRAM CONSISTS OF 3 REQUIRED COURSES:

The ChSNC program is a series of three courses designed to give you both a better understanding of what it means to live with and care for an individual with special needs and the financial planning issues and challenges their families and caregivers face. Through these courses, you'll learn the best strategies for ensuring that families caring for an individual with special needs have the resources they need to live well and protect their loved one's quality of life

HS 375 Introduction to Disabilities and Lifetime Planning

This course introduces students to the field of disability and provides an orientation to working with individuals with disabilities and their families. Coursework covers special education basics, relevant disability legislation, disability etiquette, collaboration with families, and lifetime



planning. Topics addressed in HS375 include the various categories of disabilities (e.g., intellectual disabilities, autism spectrum disorders, and intellectual disabilities) as well as lifetime planning considerations, such as employment, housing, state waivers, social security benefits, and more. A required course for the ChSNC designation program, this is an introductory course and can be used as an elective in other programs. This introductory course equips advisors with the foundational tools necessary to be successful in HS376 and HS377.

HS 376 Legal and Financial Issues for Special Needs Families

This course covers unique legal techniques and tools that apply to special needs planning. Of particular importance are third-party funded special needs trusts created as part of an estate plan, wills, powers-of-attorney, guardianships, ABLE accounts, and self-settled special needs trusts established under federal and state law. The applicable issues surrounding Social Security and Medicaid are covered. In addition, special income tax topics enable financial advisors to understand and identify tax deductions and/or credits that may be available to families with special needs children and adults. It addresses some unique aspects of the medical expense deduction, the child and dependent care credit, the adoption credit, and the dependency exemption rules define a dependent for families of individuals with special needs. The student will examine some potential alternative minimum tax traps that may affect some of these families. This course builds upon Introduction to Disability (HS 375) by providing the detailed legal and financial considerations crucial to the special needs environment.

HS 377 Financial Planning for Families Caring for Those with Special Needs

Delivered as a live webinar, this course combines self-study material with an interactive learning experience. Team-taught by experts in the field, the course covers issues for special needs individuals who are minors as well as those who are adults. Topics include unique federal income tax issues, the creation and administration of special needs trusts, the ABLE Account, SSI, Medicaid, and disability-related issues. The course incorporates case studies covering both the financial and unique aspects encountered in a special needs planning engagement. Successful completion of this course requires passing the final examination. For an additional tuition amount, professionals who purchase the package will have an opportunity to take the capstone course in a live classroom setting.

Chartered Leadership Fellow Curriculum

THE CLF PROGRAM CONSISTS OF 6 REQUIRED COURSES:

The CLF® program consists of 6 courses (18-credit hours). The Chartered Leadership Fellow® (CLF®) program provides practical applications to the contemporary challenges facing leaders worldwide delivered by instructors with proven leadership experience. The courses explore the best practices and tools for recruiting and retaining talented personnel, developing effective strategic business plans, guiding change, dealing with conflict, and honing effectiveness. The curriculum features a mix of relevant courses to prepare today's leaders and to create a successful culture within their organization.



Core Courses:

CHLF 400 The Leadership Role

This course covers four areas: the leadership role, who is the leader, leadership traits, and contingency approaches to leadership. This course provides the insight required for leaders to learn what type of leader they are and to understand those that they lead. Self-discovery is important so the leader understands how and why they respond in certain situations. This course explores how leadership is different from management, leadership competencies, and the application of skills for successful leadership. The Executive Leadership candidate is expected to complete both the reading material and written assignments before each session.

CHLF 410 Leadership Communication

This course covers a variety of areas: leadership communication, intrapersonal and interpersonal effectiveness, networking, mentoring, coaching, leading and empowering others. Communication is critical for proper operation of today's organizations and companies. This course explores various ways to communicate verbally and non-verbally and as many other ways to ensure the organization is informed as to what is required. In addition, the importance of effective meetings, feedback, delegation, and empowerment are essential for mission accomplishment.

CHLF 420 Organizational Culture and Leadership

This course covers a variety of areas: Organizational Culture and Leadership, intrapersonal and interpersonal effectiveness, networking, mentoring, coaching, leading and empowering others. Communication is critical for proper operation of today's organizations and companies. This course explores various ways to communicate verbally and non-verbally and as many other ways to ensure the organization is informed as to what is required. In addition, the importance of effective meetings, feedback, delegation, and empowerment are essential for mission accomplishment.

CHLF 430 Strategic Leadership-Planning

Participants evaluate strategic leadership and planning in business and formulate ways to develop strategies within their organizations. Successful execution of developed strategies and business plans are also addressed in the course. The objective is that a leader provides the foresight of what is to come and ensures that the organization is ready to execute and grow in a way dictated by the business plan.

CHLF 440 Team Leadership, Ethics, Diversity, and Crisis Leadership

Participants evaluate team leadership, ethics, diversity, and crisis leadership in business and formulate ways to lead diverse organizations in an ethical manner. The importance of team and crisis leadership are also emphasized in the course. within their organizations. Successful execution of developed strategies and business plans are also addressed in the course. The objective is that a leader provides the foresight of what is to come and ensures that the organization is ready to execute and grow in a way dictated by the business plan.

CHLF 450 Leading in a Changing Environment

Participants evaluate leading in a changing environment in business and formulate ways to lead diverse organizations by dealing with organizational change. The importance of understanding and diagnosing change are also emphasized in the course. Successful change leadership perspectives and processes are



also addressed in the course. The objective is that a leader provides the foresight of what is to come and ensures that the organization is ready to execute and grow in a way dictated by the business plan.

Chartered Life Underwriter Curriculum

THE CLU PROGRAM CONSISTS OF 4 REQUIRED COURSES AND 1 ELECTIVE COURSE:

Core courses:

HS 323 Individual Life Insurance

Focuses on the various forms of life insurance policies available for the needs of individuals and their use in personal financial planning as well as their use in business planning situations. Discusses the impact of income, estate, and gift taxes on the use of life insurance. Covers the application of life insurance planning techniques in areas such as financial planning, estate planning, business entity planning, and philanthropic and charitable planning.

HS 324 Life Insurance Law:

This course examines legal aspects of life insurance, including rights and obligations of the policy owner and the insurance company, the way disputes between the insured and insurers are resolved, and general principles of the judicial process. The course also covers basic principles of contract law; policy provisions and the incontestable clause; assignments, ownership rights, and creditor rights; beneficiary designations and disposition of proceeds; the law of agency; and advertising and privacy issues.

HS 330 Fundamentals of Estate Planning

This course covers various aspects of estate and gift tax planning, including the probate process, an overview of basic estate planning documents, types of property interests, transfer strategies during life and at death, the use of trusts, generation-skipping transfers, charitable giving, the use of life insurance in estate planning, special elections, and other post-mortem planning strategies.

HS 331 Planning for Business Owners and Professionals

This course focuses on tax and legal aspects of organizing a business; compensation planning for the business owner; business succession planning; and estate planning techniques for business owners.

Elective courses (choose one)

HS 300 Financial Planning: Process and Environment

This course provides an overview of the financial planning process, including communication techniques, behavioral finance, financial planning approaches and applications, financial statement preparation and analysis, time value of money concepts and applications, education



planning and funding, economics and the external environment, and ethics and standards of conduct. Additionally, the course offers a deeper understanding of the role and responsibilities of a financial planner, along with some analytical skills to aid in the financial decision-making process.

HS 311 Fundamentals of Insurance Planning

This course focuses on the role of planning for risk management needs. The topics covered in this course include fundamental principles and characteristics of risk management; credit risk and protection; and the concepts and applications of health insurance, life insurance, disability and long-term care insurance, annuities, property, liability insurance, and social insurance (Social Security).

HS 321 Fundamentals of Income Taxation

This course examines the federal income tax system with particular emphasis on the taxation of individuals. The topics covered in this course include the fundamentals of income taxation, the taxation of income generated from personal, professional, and investment related activities. Topics include deductions; credits; basis rules; depreciation; the taxation of capital assets; nontaxable exchanges; passive activity loss rules; the alternative minimum tax; and the taxation of business entities.

HS 326 Planning for Retirement Needs

This course focuses on helping businesses and individuals plan for retirement. The topics covered in this course include asset accumulation and distribution planning, qualified pension plans, qualified plan setup, administration, and termination, profit sharing plans, stock bonus and employee stock ownership plans, IRAs, SEPS, SIMPLEs, 403(b) and 457 plans, deferred compensation and nonqualified plans, Social Security benefits, and employee benefits.

HS 328 Investments

In this course, students learn about the principles of investments and their application to financial planning. The topics covered in this course include an overview of securities laws and market structure, asset classifications, the taxation of investments, risk and return, portfolio theory, investment decisions and attributions analysis, market efficiency and behavioral finance, fixed income security analysis, equity security analysis and valuation, alternative investments, investment companies, and derivative securities.

Financial Services Certified Professional Curriculum

THE FSCP PROGRAM CONSISTS OF 7 REQUIRED COURSES:

FSCP® courses are delivered using a facilitated and discussion-based classroom approach that focuses on application and idea-sharing. There are eight live weekly class sessions, available online and in-person (in some instances), each lasting 2 to 2.5 hours (this is determined by the



moderator; however, 2 hours is the norm). Expect to spend 2 to 3 hours per week preparing for class.

FA 200 Techniques for Prospecting: Prospect or Perish

This course teaches advisors industry-proven methods for successfully identifying, selecting, and approaching prospects for financial products and services. The course covers procedures for creating prospect awareness as well as presents target marketing concepts and prospect qualification and prioritization techniques. Students learn how to overcome the psychological barriers to prospecting and develop innovative approaches to setting income and activity goals. Strategic, tactical, and operational business planning processes are presented in detail, along with effective contact management systems. In addition, practice management concepts, professionalism, and ethics are explored.

FA 201 Techniques for Exploring Personal Markets

This course provides an in-depth look at penetrating the personal markets using the life-cycle marketing strategy and selling/planning process. Learn to segment your market into four adult life-cycle segments and recognize the common insurance and financial needs members of these market segments have. Apply this approach to new prospects and existing clients. Master basic marketing plan creation and learn to apply the life-cycle marketing strategy to your practice. Other topics covered include disability income, life, long-term care and Medicare supplement insurance; overview of investment products; special markets; and retirement and estate planning.

FA 202 Techniques for Meeting Client Needs

This course offers an introduction to the life insurance sales career and the sales/planning process in the personal market. Addresses total-needs selling, the consultative selling process, and the needs for personal life insurance. The course also presents the skills used throughout the selling/planning process, from the initial client meeting, through fact-finding and sales presentations, to servicing and continuing a mutually profitable relationship. Also covered is a review of insurance products, policy provisions, underwriting, and service.

FA 222 Essentials of Multiline Skills

This course provides multiline agents with a strategy for helping clients obtain the various insurance and other financial products they need to achieve their dreams and protect their income and assets. The course provides an overview for how to establish need, gather and analyze information, and develop recommendations for products in the various levels of the revised financial planning pyramid. Products include disability income insurance, life insurance, long-term care insurance, mutual funds, and annuities. Retirement and estate planning are also covered.

FA 251 Essentials of Business Insurance

This course provides multiline agents with a strategy for helping clients obtain the various insurance and other financial products they need to achieve their dreams and protect their



income and assets. The course provides an overview for how to establish need, gather and analyze information, and develop recommendations for products in the various levels of the revised financial planning pyramid. Products include disability income insurance, life insurance, long-term care insurance, mutual funds and annuities. Retirement and estate planning are also covered.

FA 257 Essentials of Life Insurance Products

This course begins with an overview of the two basic types of life insurance policies—term and whole life—and then builds on that knowledge with an overview of the many product variations sold in today’s markets. The course also explores personal, family, and business uses of life insurance products, as well as policy illustrations, cost comparison methods, income and estate taxation, policy provisions, marketing ideas, and ethical issues facing the financial advisor. The course provides a review of the selling/planning process for life insurance product solutions.

FA 261 Foundations of Retirement Planning

This course guides professionals in examining the retirement planning process, fact finding, methods of analyzing facts, retirement planning software, and sales tracking. The course also discusses the role of Social Security, Medicare, and tax policies in retirement planning and the suitability of various accumulation vehicles, such as stocks, bonds, mutual funds, life insurance and annuities for retirement planning. Also discussed is how retirement planning creates estate planning needs and addresses payout options, spousal benefits, and investment strategies.

FA 290 Ethics for the Financial Services Professional

This course provides a practical framework for making ethical business decisions in the financial services industry. The course examines legal, compliance, and practice standards that apply to the financial services professional. It also investigates ethical approaches to placing financial products, determining suitability, and assessing risk. The course concludes with a final exam. The format is textbook self-study, with online exam (requires a proctor). (Students licensed in New York take paper exams.) The exam is required for state continuing education (CE) credit.

FP 99 Foundations of Financial Planning

This course provides an overview of the major planning areas that financial professionals need to understand when serving clients. It summarizes the more common financial needs and the financial products used to address them. The course outlines the big picture needed to effectively offer financial products and services that are consistent with clients’ overall financial situation and needs.

Retirement Income Certified Professional Curriculum

THE RICP PROGRAM CONSISTS OF 3 REQUIRED COURSES:

HS 353 Retirement Income Process, Strategies and Solutions



Upon completion of this course, the student will be able to: Understand the steps in creating an effective retirement income plan; Identify retirement income needs, objectives, and goals by evaluating the client's current situation; Determine how to choose the appropriate retirement income strategy for your clients; Evaluate income tax, estate issues, retirement risks, and other threats to an effective retirement income plan; and Integrate risk management tools, products, and strategies to create an effective retirement income plan.

HS 354 Sources of Retirement Income

The second of the program's three courses explores sources of retirement income in depth. After completion, you should be able to: Recommend the optimal age to claim Social Security benefits as appropriate for each client's situation; Help the client evaluate the factors to consider when determining an appropriate retirement age; Understand the role of annuities in a retirement income plan; Have a better understanding of how executive benefits and retirement benefits for federal and military employees fit into the plan; Understand the different ways that life insurance can be used in planning and how to address the retirement needs of the small business owner; Understand how to build a retirement income portfolio; and Become more familiar with the latest research on strategies for ensuring that retirement assets last a lifetime .

HS 355 Managing the Retirement Income Plan

The third course in the RICP® series focuses on initial and ongoing retirement income plan management. This knowledge will help you: Choose the appropriate tax-efficient distribution options from a retirement plan; Help a client create a health expense budget and navigate the many decisions regarding Medicare and other health care options; Help a client prepare for their long-term care needs; Navigate retirement housing decisions and address home equity strategies; Identify the key ethical issues in retirement income planning; and Create and manage retirement income portfolios appropriate for each clients situation.

Wealth Management Certified Professional Curriculum

The WMCP Program will consist of 3 required courses:

Each course will consist of graded knowledge checks (5%), two graded case studies (5% each), and one final exam (85%)

WMCP 360 Introduction to Goal-Based Planning

This course introduces goal-based wealth management. The course provides theoretical framework guided by the life-cycle model of optimal investing, borrowing, and protection. Students will learn the essentials of implementing a goal-based plan by evaluating a client's financial information, developing communication skills, recognizing how behavioral finance impacts client decisions, understanding the economic environment and financial regulation, and recognizing and overcoming ethical challenges.

WMCP 361 Efficient Investment Portfolios



This course explains modern investment theory and provides an overview of financial instruments used to build efficient goal-based portfolio strategies for individual investors. Students will learn how to combine investments to design portfolios that provide investors with higher expected returns with less expected risk. Topics include statistical concepts related to risk assessment and portfolio evaluation, evidence-based practices in portfolio construction, and characteristics of financial products designed to meet a range of client goals.

WMCP 362 Strategic Wealth Management

This course provides an overview of applied goal-based wealth management strategies. These include income and investment tax planning; the rules and efficient use of tax sheltering accounts; asset location; savings and distributing retirement assets; planning for funding education, estate, and charitable goals; executive compensation; small business planning; diverse family structures; and managing defined contribution plans. Students will understand how to use accounts and strategies to more effectively help clients meet investment goals.

Academic Resources

The American College Toll Free Number: 888-263-7265

Student Experience—Admissions and Enrollment Management

Internal Extension: Ext. 7000

Email: Admissions@theamericancollege.edu

Student Experience—Student Services and Support

Internal Extensions:

Ext. 7001 Academic Advising Team ChFC, CFP, and CLU

Ext. 7002 Academic Advising Team RICP, WMCP, and ChSNC

Ext. 7003 Academic Advising Team for Graduate School & Other Programs

Emails:

Main: Advising@theamericancollege.edu

RICP®: RICPadvising@theamericancollege.edu

WMCP®: WMCPsupport@theamericancollege.edu

ChSNC®: ChSNCadvising@theamericancollege.edu

Graduate School: GraduateSchool@theamericancollege.edu

Academics—Office of the Registrar

Email: Registrar@theamericancollege.edu

Internal Extensions:



Ext. 7004 Professional Recertification Program (PRP)

Ext. 7005 Designation Application status / Questions regarding diploma

Ext. 7006 CE (Continuing Education)

Ext. 7007 Transfer of Credit

Ext. 7008 Student Record Changes - Updating legal name, address, or other demographic information

Ext. 7009 In-School Deferments

Ext. 8001 Report a complaint against an advisor - required to send request in writing to registrar@theamericancollege.edu