

# Frequently Asked Questions

# Financial Planning

## AT TEXAS A&M UNIVERSITY

### What exactly does a Financial Planner do?

Financial planners are trained to analyze budgets, cash flow, and risks of individuals and families, advise them on achieving their financial goals and manage their investment portfolios. Planning considerations include insurance, investments, taxes, retirement, estate planning, and business planning.

### What is the CFP® designation and why is it important?

The CERTIFIED FINANCIAL PLANNER™ certification is the best-known certification in the financial planning community. It recognizes that the holder has met rigorous requirements and communicates expertise and credibility.

### How can becoming a CFP® practitioner help my career?

To be qualified as a CFP® professional and eligible to use the trademark after your name, you must meet stringent criteria established by CFP Board of Standards Inc. The standards of Education, Examination, Experience, and Ethics place this as a unique certification. Professionals who have earned this designation are in high demand in the financial services sector.

### What will I learn in the Financial Planning curriculum?

You will learn the principles of financial planning in the first five courses: Financial Planning for Professionals, Investment Planning, Insurance and Estate Planning, Tax Planning, and Retirement Planning. The Financial Planning Capstone course will prepare you for real-life financial plans.

### Will this program qualify me to sit for the CFP® Certification Examination?

Yes. Texas A&M University's Financial Planning Program is registered with CFP Board of Standards as an approved educational program to qualify students to sit for the CFP® Certification Examination.

To learn more about the CERTIFIED FINANCIAL PLANNER™ certification, visit the CFP Board website at <http://cfp.net>.

### Why Texas A&M?

The Financial Planning program at Texas A&M provides a unique education opportunity. As a CFP Board Registered Program, students who complete a CFP Board-Registered Program are eligible to sit for the CFP® Certification Examination.

To qualify as a CFP Board-Registered Program, the curriculum must include the equivalent of at least 18 semester credits at the upper division in financial planning core topics. The Texas A&M program is designed to cover these core topics in six courses. Highlights of the program include:

- A team teaching concept involving practitioners and academics that bring a unique mix of conceptual frameworks, practical knowledge, applications, and rigor to students' learning experiences.
- Problem solving, emphasizing the application of financial planning principles to real world situations and helping individuals, families, and businesses achieve their financial goals are the focus here.
- Coursework will be offered both online and in the classroom to meet students' learning preferences.
- Online coursework is supplemented with one-day workshops to bring students together at convenient locations to discuss current topics and issues in financial planning with practitioners in the field.

For more information, please visit:

[financialplanning.tamu.edu](http://financialplanning.tamu.edu)

Email questions to:

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