Certificate Program in Personal Financial Planning

WINTER 2007
PROGRAM NEED

Market research indicates that the financial planning field is one of the fastest growing fields in Orange County. The demand for the CFP® credential attests to the growth of this service profession. The University Extension Program in Personal Financial Planning is registered with the CFP Board. This registration allows presently enrolled students and graduates of the UCI Extension program who wish to be recognized by the designation CFP® (Certified Financial Planner™) to take the CFP® Certification Examination. UCI Extension does not award the CFP® and CERTIFIED FINANCIAL PLANNER™ designation. The right to use the marks CFP® and CERTIFIED FINANCIAL PLANNER™ is granted by the CFP Board to those persons who have met its rigorous educational standards, passed the CFP Board Comprehensive CFP® Certification Examination, satisfied a work experience requirement, and agreed to abide by the CFP Board Code of Ethics and Professional Responsibility. Students interested in sitting for the exam must complete all of the required courses. Only persons registered with the CFP Board are permitted to sit for the CFP® Certification Examination. Only the CFP Board issues CFP® certificates and licenses.

CERTIFICATE REQUIREMENTS

To qualify for admission to the program, a student must have:

1. A Bachelor’s degree and at least one year of experience in one of the financial services industries or comparable education in business and finance. If you do not meet these prerequisites but possess comparable skills, you may request advance approval to enroll by contacting the program office at Personal Financial Planning, UCI Extension at (949) 824-4661 or Fax: (949) 824-1547. (Please provide a brief description of relevant experience, including duration and extent, along with your contact information.)

2. A functional knowledge of mathematical techniques for financial decision-making and basic concepts of economics.

Although interested persons who are not certificate candidates may enroll in any or all of the courses, certificate candidates must apply for and receive official acceptance into the Certificate Program before completing the third class in which he/she enrolls. All requirements must be completed within five (5) years after the student enrolls in his/her first course. A certificate will be awarded by UCI Extension to candidates who complete eight (8) required courses and two (2) electives, each with a grade of “C” or above for a minimum of 335 hours of instruction. A grade of “B” or above must be obtained in Mgmt X433.11 Personal Financial Planning Practicum.

Note: Students who successfully complete all required courses are eligible to sit for the CFP® Certification Examination. Students who pass the examination must also fulfill the work experience and ethics requirements as required by the CFP Board to become a Certified Financial Planner™. For more information about these requirements, visit the CFP Board at www.cfp.net.

APPLICATION FOR ADMISSION

Candidates must submit an application for candidacy form along with the candidacy fee prior to completion of their third course. Upon receipt of the application form, fee, transcripts and letters of reference, University Extension will contact the student. All applicants are asked to provide transcripts and letters of reference verifying educational background and/or work experience. Applicants must also attend an orientation that is offered an hour prior to the Survey of Personal Financial Planning course. After all steps of the application process have been completed, applicants will be notified by mail of their acceptance as a candidate of the Certificate.

SUGGESTED PREREQUISITE COURSE

Individuals with no prior experience in the financial industry are strongly encouraged to take, “Business and Financial Mathematics” (Management 823.3)

Business and Financial Mathematics
Mgmt 823.3 (1.2 CEU)
Mathematics provides the foundation for the analysis, forecasting and management necessary for today’s sophisticated business practices. If you are a business decision-maker who needs to manage the numbers in order to run the business, this intensive two-day refresher course allows you to master the mathematical skills you need to do your job. Gain the competitive edge with the financial analysis, budgeting and return on investment (ROI) evaluations that are part of your daily activities. Since all problems are linked to real-life situations, you will acquire practical knowledge of the mathematics of asset valuation, pricing, cash flow, real estate financing, financial statement analysis, and forecasting, and ROI analysis. A financial calculator is required.
REQUIRED COURSE DESCRIPTIONS

Cash Flow Analysis for Investors & Financial Planners
Mgmt X433.20 (3 units)

Students may take this course concurrently with Mgmt X433 Survey of Personal Financial Planning.

The value of all investments is the present value of all the cash flows that will accrue to the investor, discounted at an acceptable rate. Learn how to measure and evaluate these cash flows from a wide variety of investment situations involving equities, bonds, real estate, mortgages, promissory notes, personal and real property leases. This course prepares the future financial professional with the skills needed to plan, construct and evaluate annuities such as retirement, savings, education and other special purpose funds intended for future use. Covers applied concepts involving present & future values, net present values, internal rates of return, discounted cash flow analysis, risk analysis and other common indices of financial performance. Practical, real-world oriented. (Students must be able to add, subtract, multiply and divide on a financial calculator before attending.) All examples are given in terms of the HP-12C calculator, which is highly recommended. Calculator skills also translated to Microsoft Excel formulas.

Survey of Personal Financial Planning
Mgmt X433 (4 units)

The complexities of our uncertain financial world are causing people to seek the help of a qualified financial advisor. This introductory course provides an overview of how each element of our financial lives impacts the whole and leads to a successful financial plan. You will learn how to identify and quantify financial objectives, assess strengths and weaknesses, avoid costly mistakes and develop possible solutions to troubling financial issues. Gain a basic understanding of cash flow, college funding, insurance, taxation, investment analysis, employment benefits, retirement and estate planning. Then apply these concepts in a comprehensive approach to case studies that mimic real life. In addition we will explore the professional dimensions of financial planning such as ethics, state and federal regulations and compliance, consumer protection laws, monetary, fiscal policy and the business cycle as well as client communications. If you are interested in a career in this growing profession or in updating your knowledge, this course is a must.

Insurance Risk Management
Mgmt X433.7 (4 units)

Assessing and managing risk competently and accurately is a basic tenant of insurance management. Learn how to apply the process of corporate risk management to an individual's personal financial plan. This course provides you with the risk management tools and techniques you need to manage risks covered by private insurers in the areas of life, annuity, disability, and medical long term care, homeowners, auto and umbrella liability insurance policies, as well as risks covered by public insurance programs such as Social Security, Medicare, and Medicaid. Gain an insider's grasp of how to identify risks that could adversely affect an individual's financial plan, measure and effectively communicate each risk's financial consequences, develop cost effective strategies that mitigate or eliminate the risks, and implement and monitor those strategies. You will also expand your knowledge of income, estate and gift taxation laws as related to insurance premiums and benefits; alternative methods of financing insurance premiums and; and the role of insurance in estate, retirement and savings planning. This course is approved for 30 hours of Continuing Education units from the California Department of Insurance. Students taking this course either in the classroom or online format will only receive CDI credit once during the two-year license renewal period.

Investments in Personal Financial Planning: General Principles and Methods
Mgmt X433.1 (4 units)

As a personal financial practitioner, you are required to have expertise in a broad range of investment categories. This course gives you an in-depth, working knowledge of the investments essential to your job, including security laws and regulations, time value of money, risk analysis, common stock valuation, expected rates of return, market indicators, monetary policy, fundamental and technical analysis, bonds, yield curves, preferred stock, convertible bonds, options, warrants, futures, mortgages, mutual funds, portfolio construction and management and capital theory. Whether you are joining the profession, or a practitioner interested in advancing your career, this course is vital.
Income Taxation in Personal Financial Planning  
Mgmt X433.2 (4 units)

Navigating the complexities of income taxation is a basic tenant of personal financial planning. A skillful and successful personal financial planning professional knows how to recognize and take advantage of income tax planning opportunities, as well as how to steer clear of the pitfalls. In this class, you will unravel the complexities of income tax theory and law by understanding the interrelation of the more common rules, regulations and planning techniques applicable to individuals and business entities. You will expand your knowledge of income, deductions, rates, credits, sales, and exchanges; tax favored investments, passive activity rules and basic limitations. Real-life class problems will enable you to gain practical experience in selecting and coordinating the planning techniques which best meets your client's financial objectives. Students will actively solve tax problems through computer research. Whether you are new to the field or a veteran updating your knowledge, this course will give you the most current and relevant information available.

Retirement Planning/Employee Benefits  
Mgmt X433.8 (4 units)

A basic element at the foundation of a well-designed financial plan is retirement planning. Find out how to do a comprehensive retirement needs analysis. Learn how to use retirement benefits skillfully as part of a business benefit package or individual investment portfolio. Explore and compare the advantages and disadvantages of the various plans and options available for business clients, including benefits provided to their employees and significant planning opportunities for tax deferral and capital accumulation. This course gives you proficiency in using all your financial planning tools, including stock options, non-qualified deferred compensation plans and other non-pension-related benefits; tax favored corporate retirement plans, including pension and profit-sharing plans, SIMPLEs and SEP’s; and non-corporate retirement plans such as Individual Retirement Accounts (IRA’s) and TSA’s. You will gain new insight into the fiduciary responsibility requirements in connection with retirement plans and the taxation of benefits received, while learning to evaluate your alternatives and make the most beneficial choice. The classroom format of this course is approved for 33 hours of Continuing Education units from the California Department of Insurance. The online format is approved for 20 hours of Continuing Education units from the California Department of Insurance. Students taking this course will only receive CDI credit once during the two-year license renewal period.

Estate Planning  
Mgmt X433.9 (4 units)

Learn how to guide your clients in protecting and transferring their wealth. If you are a trust officer, attorney, life insurance underwriter or financial planner, this course gives you the fundamental background of what you need to know in proactively meeting your clients’ estate planning needs. Gain an insider’s grasp of tax objectives, wills and living trusts, the unlimited marital deduction and saving the “second tax,” while exploring the most advanced concepts and methods relating to lifetime gifts and trusts, holding title to property, life insurance and annuities, business interest, post-death tax and legal problems. You will also update your knowledge by reviewing recent tax law changes. This course, offered in the classroom, is approved for 30 hours of Continuing Education units from the California Department of Insurance and 33 general hours of MCLE units from the State Bar. Currently the online format is not approved for CDI or MCLE credit. Students taking this course will only receive CDI credit once during the two-year license renewal period.

Personal Financial Planning Practicum  
Mgmt X433.11 (3 units)

Prerequisite: All required courses in the Certificate Program in Personal Financial Planning.

This capstone course gives you the opportunity to apply the knowledge you have gained from your course work to create a complete financial plan from the ground up. Beginning with client counseling and data gathering and culminating in the presentation and implementation of the plan, you will utilize the concepts and tools available to financial planners, which you have studied in your Financial Planning Program classes. You will prepare one “mini-plan” and one comprehensive plan as the final class project. Creating this plan is your ultimate “dress rehearsal” before actual fieldwork and an excellent time to work with your instructor and peers to expand and refine your knowledge.
ELECTIVE COURSE DESCRIPTIONS

Advanced Stock Investment
Mgmt X433.10 (2 units)
The stock market can be an alternative for investors who are willing to assume a greater risk. This advanced course allows you to take your knowledge of this volatile market to a higher level. Learn how to guide your clients in making more informed choices by using practical analysis to buy publicly traded businesses. You will learn methods for industry research, financial statement analysis and specific company valuation. Several case studies give you practical, hands-on experience in selecting and applying the analytical techniques appropriate for a variety of companies and industries. This course is vital for financial planning professionals who will be working with sophisticated clients and complex investment portfolios.

Investments in Real Estate
Mgmt X433.32 (3 units)
This course assumes little or no background in real estate. It begins by establishing a basic understanding of property, ownership, and real estate interests. It develops the methodologies for the evaluation of income-producing real estate using a number of commonly utilized indices of value such as Present Value, Capitalized Value, Net Present Value and Internal Rate of Return. It also provides the student with a basic understanding of real estate taxation. Guidelines are developed for the selection of real properties to help meet pre-defined investment goals and parameters. It teaches the use of the tax-deferred exchange (S.1031) in building an investment portfolio, the valuation of partial interests in real estate, and covers investments in trust deed notes, their valuation, advantages and precautions. The student will develop his or her own after-tax investment analysis model using Excel and the principles covered in the course.

Internship in Personal Financial Planning
Mgmt X433.15 (3 units)
Get the practical, on-the-job experience you need to advance your career in personal financial planning. As an intern, you will be placed with a well-rounded financial planning firm. You will have the opportunity to participate and learn from such job functions as writing financial plans; investment, tax or other strategic financial planning and investment management, overall methodology of providing financial services to clients and more. Financial planning organizations offering internships do so with no obligation to provide compensation to interns. However, your internship is an excellent opportunity to meet and work with professionals in the field and apply the material you have studied while acquiring valuable on-the-job experience. Course is offered on a pass/no pass basis only.

Developing and Managing a Financial Planning Business
Mgmt X433.14 (2 units)
Once you thought that if you were a good technical planner, serviced your client’s needs then your business would thrive – pain free. Have you ever felt that you are not working on your business; the business is working on you? Gain an insider’s grasp of what it takes and how to avoid the pitfalls you might encounter along the way. Break through the entrepreneurial trap by using lessons learned from Michael Gerber’s book “The E Myth”. You’ll begin by exploring the personal, professional and business requirements of growing your own business from a practical, not theoretical, real life level. Then you’ll get into specifics, such as a results tracking business plan; fee vs. commission compensation; office operational costs; leveraging trade relationships; defining your personal brand; marketing and lead conversion strategies; creating a consistent quality experience for your client base; creating a virtual office with computers and the web; protecting against litigation; and building equity in your business. This course is a must for those at the helm who want to build a successful financial planning business.

Advanced Estate Planning
Mgmt X433.92 (3 units)
Prerequisite: Mgmt X 433.9 Estate Planning
This course is designed for financial planners, accountants, attorneys, insurance agents, and trust officers who want to improve their skills and ability to serve their clients. This course is a “hands-on” experience using hypothetical client factual circumstances, with changing factual patterns, raising issues to which the planner must respond with the appropriate estate planning tool. Those tools, legal estate planning documents, will be extensively reviewed and analyzed. Alternative paragraphs and provisions of documents will also be used to accomplish certain other estate planning goals. Legal and practical guidance will be given to help the student understand how certain concepts are implemented. This course is approved for 27.5 general hours of MCLE units from the State Bar.

Spreadsheet Applications for Financial Planners
Mgmt X433.4 (2.5 units)
Spreadsheets play an integral role in the everyday business of financial planners. They are routinely used to create client reports and forecast future circumstances. Most of the financial planning programs offered by vendors are spreadsheet based. Spreadsheets offer a powerful way to manipulate data, create “what if” analysis and create time domain models useful in creating a financial plan. This course is intended to bring the student to a skill level that will allow them to do most of the calculations in Personal Financial Planning Practicum using personally developed spreadsheets. Slightly more than one-half of the class is aligned to developing spreadsheet solutions to problems encountered in the Practicum. The remainder involves cash flow analysis problems seen in a financial practice like stock evaluation, lease vs. buy, and mortgage selection using spreadsheets. Moderate keyboard skills and some knowledge of spreadsheets is expected, experience in cash flow problem solving consistent with MGMT X433.16 is required. The course will be taught hands-on, in a workshop style, using UCI’s computer laboratory. Students with a laptop are welcome to use their own computer. Students should have access to Microsoft EXCEL outside of class.
## QUARTERLY SCHEDULE OF COURSES

<table>
<thead>
<tr>
<th>COURSE #</th>
<th>SUGGESTED PREREQUISITE COURSE</th>
<th>UNITS</th>
<th>W</th>
<th>SP</th>
<th>SU</th>
<th>F</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mgmt 823.3</td>
<td>Business and Financial Mathematics</td>
<td>1.2 CEU</td>
<td>C</td>
<td></td>
<td></td>
<td>C</td>
</tr>
</tbody>
</table>

### REQUIRED COURSES

<table>
<thead>
<tr>
<th>COURSE #</th>
<th>SUGGESTED PREREQUISITE COURSE</th>
<th>UNITS</th>
<th>W</th>
<th>SP</th>
<th>SU</th>
<th>F</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mgmt X433.20</td>
<td>Cash Flow Analysis for Investor and Financial Planners</td>
<td>3</td>
<td>C,O</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mgmt X433</td>
<td>Survey of Personal Financial Planning</td>
<td>4</td>
<td>C,O</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mgmt X433.7</td>
<td>Insurance Risk Management</td>
<td>4</td>
<td>C</td>
<td>O</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mgmt X433.1</td>
<td>Investments in Personal Financial Planning: General Principles and Methods</td>
<td>4</td>
<td>O</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mgmt X433.2</td>
<td>Income Taxation in Personal Financial Planning</td>
<td>4</td>
<td>O</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mgmt X433.8</td>
<td>Retirement Planning/Employee Benefits</td>
<td>4</td>
<td>C</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mgmt X433.9</td>
<td>Estate Planning</td>
<td>4</td>
<td>C</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mgmt X433.11</td>
<td>Personal Financial Planning Practicum</td>
<td>3</td>
<td>O</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### ELECTIVE COURSES

<table>
<thead>
<tr>
<th>COURSE #</th>
<th>SUGGESTED PREREQUISITE COURSE</th>
<th>UNITS</th>
<th>W</th>
<th>SP</th>
<th>SU</th>
<th>F</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mgmt X433.10</td>
<td>Advanced Stock Investment</td>
<td>2</td>
<td>C</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mgmt X433.32</td>
<td>Investments in Real Estate</td>
<td>3</td>
<td>C</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mgmt X433.15</td>
<td>Internship in Personal Financial Planning</td>
<td>3</td>
<td>C</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mgmt X433.14</td>
<td>Developing and Managing a Financial Planning Business</td>
<td>2</td>
<td>C</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mgmt X433.92</td>
<td>Advanced Estate Planning</td>
<td>3</td>
<td>C</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mgmt X433.4</td>
<td>Spreadsheet Applications for Financial Planners</td>
<td>2.5</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mgmt X433.22</td>
<td>Decision Modeling for Asset Allocation: The Markowitz Model</td>
<td>1.5</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Note: Schedules are subject to change

C = Classroom ■ O = Online
W = Winter ■ SP = Spring ■ SU = Summer ■ F = Fall

Check catalog or web site (extension.uci.edu) for the most current schedule.
What is an online course?
An online course utilizes the Internet and a web browser as a means of creating a learning environment outside of the traditional classroom. The lectures and discussions will take place on a Distance Learning Center Web site. You will be able to access your course lectures (text based) and communicate with your classmates and instructors through the use of a discussion forum (message board). The online courses follow a classroom structure of covering a lesson a week. You can access your course Web site anytime of the day and place where you have access to the Internet.

Who can take online courses?
Anyone can take an online course as long as they have access to a computer with Internet capabilities, have an active email account and have a basic understanding of how a computer works. An online student also has to be motivated to participate in discussion forums and regularly check the Web site and keep up with the course work.

What happens if I fall behind or complete the course early?
It is okay to be a week ahead or behind. You must remember that participation is a very important aspect of your final evaluated grade for the course. Active participation requires you to post and respond to your instructor and fellow classmates’ comments on the discussion forum. If you are too far behind, posting to an old topic will be revisiting something that the majority of your classmates might have discussed.

Are there specific dates that I need to log on to the Web site?
There is a set beginning and end date for your online course. It is suggested that you logon at least 3 times a week to check the discussion forums, to read over assignments and lectures. This is the “asynchronous” aspect of the course.

There might be occasion when the instructor will set a chat time (“synchronous”) where he/she assigns a specific date and time for all the students to try to meet in the chat room to ask questions.

All assignments, quizzes, exams, and projects must be completed within the time frame of the course. The instructor will set individual due dates for your assignments, projects and tests.

How many hours a week do I have to devote to my online course?
Just like a classroom course, to get the most out of any type of learning you must commit a certain amount of time to complete the course. You will most likely spend approximately 10 hours a week going over class lectures, doing assignments and spending time on the discussion forum. Time required for each course will vary.

Will I be able to see my online instructor or communicate with him/her via telephone?
Unless there is an extreme instance, all communications with your instructor will be done either through email, the discussion forums or the chat sessions. Please do not expect your instructor to telephone you.

How do I communicate with my instructor?
You communicate with your instructor by either email, discussion forums, or chat sessions. Students are highly encouraged to use these modes of communications, as faxed or mailed assignments are not accepted.

What happens if I have trouble accessing the URL with my login and password?
Contact the Distance Learning Center (DLC) office at unex-online@uci.edu or 949-824-7613 and we will assess and work to fix any problems in the most expeditious manner. In order to better serve you, please note the problem as it occurred.

Will having a firewall at home or at work prevent me from working on my online course?
Although, this very seldom occurs, your firewall may prevent you from posting to the discussion forum while allowing you to read the lectures and other resources.

Do I need to have cookies enabled?
Yes, it is necessary to have your cookies enabled. To best protect your computer it is suggested that you vary your cookie options to ensure the most secure level.

Can I access my course from anywhere?
You can access the course anywhere that you have Internet access. Some companies have firewalls that prevent you from participating in the chat sessions. Please check with your company before you attempt to access the course.

I have enrolled and I entered my key, but it still won’t let me in.
Many of you will have enrolled prior to the course start date. Courses will not appear until the course start date. Please note that the first week is considered an orientation week where you can become familiar with the course tools. Always make sure to enter a category for the current quarter that you are signed up for. Many times, previous quarters will be available for past students.

When is the last day to drop the course?
The last day to drop a course follows the standard provided in the UCI Extension catalog. There will be an administrative fee accessed for any withdrawals within the allowable period. Please refer to the Extension website at http://unex.uci.edu/services/registration/drops for more information.

What happens if I can’t finish a course?
We understand that certain situations can occur. Please refer to the UCI Extension catalog for procedures, etc.
How do I know which online courses can take the place of classroom courses?
Please visit our website at http://unex.uci.edu for more information about our certificate programs and course offerings.

How do online courses work?
Once you begin your course, you will find that with the use of the course tools, you will be able to navigate from the lecture to the discussion forums or to the weekly outline. You will be able to maneuver through the Web site to post/read assignments and to download/upload files from your instructor. Your instructor will primarily be contacting you by email or through the discussion forum. Once you begin your course, you will find that with your instructor’s help, you will find the benefits of taking a course online.

Help files are found on the Distance Learning Center website with instructions on accessing your online course with information about tools use.

Do I need to purchase books or any additional items?
Some courses do require that you purchase books or software. Please contact the UCI Bookstore for more information about the books for your courses at (949) 824-7810.

What happens after I sign up for a course, how do I get started?
If you enroll through the Web site at http://unex.uci.edu you will receive a confirmation email from our Student Services office with information regarding the steps needed to create your login and password, URL to access your course, and the enrollment key to enter your course.

If you have faxed or telephoned your enrollment, you will receive by U.S. mail a confirmation of your course enrollment. On that confirmation you will find the information regarding access to your online course.

I signed up for this quarter’s term and I can’t find my online course!
Your online course will not be available until the actual course start date. The first week of the course is an orientation week, you will have this time to review the syllabus and become familiar with the course tools.

What is an enrollment key?
An enrollment key is required only for the first time that you enter your online course. Your enrollment key will be given at the same time as the information regarding your course access.

Will the platform for online courses be changing continually every quarter?
There will be changes periodically. Changes occur mainly as a result of student and instructor feedback to our Web site. This is done to maximize the tools.

Is my online course an instructor led course?
Like a traditional course, your online course has an instructor that will conduct the course by giving assignments, answering questions, leading discussions and assigning grades.

Can I get a degree online?
At this time, you can only receive a Master’s Degree in Criminology, Law and Society.

Students intending to transfer UC Irvine Extension course credit for a degree at another college or university should verify acceptance of the course with that institution.

What kind of grade options do I have?
The grading options are exactly the same as that of classroom courses.

Who do I contact if I am having problems with the instructor?
Please contact the DLC office at (949) 824-7613 or unex-online@uci.edu. Your instructor should be very explicit on the course syllabus or welcome message as to their availability. If the instructor is going out of town or will be away from the computer for an extended period of time, he/she must notify the class.

Why do I get emails of the discussion forum postings?
If you are receiving emails from the discussion forums, you are subscribed to that particular forum. You can change this option by going to the forums sections on the left side of the course site under Activities. By selecting forum, you will be able to see all the forums created and to turn on/off the subscription function. There may be a forum that you will not be able to change. More than likely, that will be a place where the instructor will post announcements.

I like getting the forum subscribed emails, but the responses I made are not on the course Web site.
If you prefer to receive the subscribed emails from the forum, please do not reply to the email directly, but post your reply to the specific forum where the posting originated. This will ensure that others, including your instructor, will see your reply or comment.

I am confused and frustrated, I can’t seem to find my way around the Web site. What can I do?
Call us at (949) 824-7613. We will be happy to walk you through the tools and show you everything you need to know.
### WINTER 2007 COURSE SCHEDULE

<table>
<thead>
<tr>
<th>Course</th>
<th>Instructor(s)</th>
<th>When</th>
<th>Where</th>
<th>Fee</th>
<th>Reg#</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cash Flow Analysis for Investors and Financial Planners</strong></td>
<td>John G. Rumbold, M.B.A., EA</td>
<td>January 8-March 23</td>
<td>Online class</td>
<td>$540</td>
<td>00234</td>
</tr>
<tr>
<td><strong>Survey of Personal Financial Planning</strong></td>
<td>Jennifer LaMantia-Hipkiss, CFP®, M.S.</td>
<td>January 8-April 6</td>
<td>Online class</td>
<td>$540</td>
<td>00236</td>
</tr>
<tr>
<td><strong>Investments in Personal Financial Planning: General Principles and Methods</strong></td>
<td>Evelyn Zohier, CFP®, M.B.A.</td>
<td>January 8-April 6</td>
<td>Online class</td>
<td>$540</td>
<td>00238</td>
</tr>
<tr>
<td><strong>Personal Financial Planning Practicum</strong></td>
<td>Avinash K. Pai, CFP®, CRPC</td>
<td>January 8-April 6</td>
<td>Room To Be Announced, UCI Campus</td>
<td>$540</td>
<td>00243</td>
</tr>
<tr>
<td><strong>Income Taxation in Personal Financial Planning</strong></td>
<td>Marc J. Spiegel, M.S. (Tax), CFP®</td>
<td>January 8-April 6</td>
<td>Online class</td>
<td>$540</td>
<td>00239</td>
</tr>
<tr>
<td><strong>Review Course for the CFP® Certification Examination</strong></td>
<td>Nancy J. LeClaire, CFP®, CPA, ChFC, CRPC</td>
<td>Fridays-Sundays, February 23-March 4, 8am-5:30pm; 6 meetings Room 210, UCI Learning Center, 200 S Manchester, Orange</td>
<td>$1250 ($1,100 if you have taken the UCI Personal Financial Planning Accelerated Program)</td>
<td>Reg#: 00067</td>
<td></td>
</tr>
<tr>
<td><strong>Insurance Risk Management</strong></td>
<td>Cindy Havenhill, CFP®</td>
<td>January 4-March 22, 6:30-9:30pm; 12 meetings Room To Be Announced, UCI Campus</td>
<td>$410</td>
<td>00237</td>
<td></td>
</tr>
</tbody>
</table>

Enroll online at extension.uci.edu or by phone at (949) 824-5414.
<table>
<thead>
<tr>
<th>Course</th>
<th>Instructor</th>
<th>When</th>
<th>Where</th>
<th>Fee</th>
<th>Reg#</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retirement Planning/Employee Benefits</td>
<td>Tim J. Neuville, CRP®, ChFC, CLU</td>
<td>Tuesdays, January 9-March 20, 6:30-9:45pm; 11 meetings</td>
<td>Room To Be Announced, UCI Campus</td>
<td>$410</td>
<td>00240</td>
</tr>
<tr>
<td>Estate Planning</td>
<td>James K. Leese, M.S., J.D.</td>
<td>Wednesdays, January 10-March 21, 6:30-9:45pm; 11 meetings</td>
<td>Rooms 101-102, University Extension Building A, UCI Campus</td>
<td>$410</td>
<td>00241</td>
</tr>
<tr>
<td>Advanced Stock Investment</td>
<td>John A. Kleponis, M.B.A.</td>
<td>Mondays, January 8-March 5, 6:30-9:30pm; no meetings January 15 &amp; February 19; 7 meetings</td>
<td>Rooms 166-167, University Extension Building H, UCI Campus</td>
<td>$315</td>
<td>00244</td>
</tr>
<tr>
<td>Developing and Managing a Financial Planning Business</td>
<td>Marc J. Spiegel, M.S. (Tax), CFP®</td>
<td>Saturdays, January 20-February 3, 9am-4pm; 3 meetings</td>
<td>Rooms 110-111, University Extension Building C, UCI Campus</td>
<td>$335; includes course materials</td>
<td>00245</td>
</tr>
</tbody>
</table>