







FAMILY FINANCIAL PLANNING CERTIFICATE

RELATED CAREERS Additional Training May Be Needed With Various Career Options	
Related Career Opportunity	Salary Potential (National Average)
Work/Life Program Manager	\$41,163 - \$125,748
Family Financial Planner/Counselor	\$41,860 - \$108,280
Financial Advisor	\$41,860 - \$108,280
Insurance Sales Agent	\$31,640 - \$115,090
Credit Authorizer	\$23,850 - \$47,276+
Personal Financial Advisor	\$44,130 - \$145,600

The Family Financial Planning Certificate program is an establishment of an alliance among 1890 institutions with FCS units. This program promotes expansion of the utilization of distance education to enhance course offerings that address emerging societal needs such as financial planning. There is a severe need for "Financial Literacy" given the record debt levels, financial and investment scams, and increasing bankruptcies. Families are searching and requesting assistance from financial professionals in managing their income, assets, debts, and more due to the explosion of a rapidly changing and increasingly financial marketplace.

A growing number of consumers are turning to financial planners for help in investment planning and asset management. Family financial failures have both personal and societal costs. Research by the Federal Reserve indicates that household debt is at a record high relative to disposable income. However, the number of Certified Financial Planners does not reflect the racial composition of the U.S. population.

This certificate program consists of 18 semester hours of coursework, which is the equivalent of six courses. Students must enroll in the following courses:

-  FCS 315 Fundamentals of Family Financial Planning
-  FCS 316 Insurance Planning for Families
-  FCS 317 Income Tax Planning for Families
-  FCS 415 Investment Planning for Families
-  FCS 416 Retirement Planning for Families
-  FCS 417 Estate Planning for Families

[FAMILY AND CONSUMER SCIENCES HOMEPAGE](#)



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