



## FINANCE PROGRAM

A Certified Financial Planner is an individual who has completed the CFP®, Professional Education Program, received the CFP designation conferred by Certified Financial Planners Board of Standards and achieved a high level of technical knowledge in the following courses:

**CFP I – Financial Planning Process and Insurance**

**CFP II – Investment Planning**

**CFP III – Income Tax Planning**

**CFP IV – Retirement Planning and Employee Benefits**

**CFP V – Estate Planning**



To register, call: (201) 447-7488 • [www.bergen.edu/continuinged](http://www.bergen.edu/continuinged)

# FINANCE

## “How to Become a Certified Financial Planner” Information Session

on Saturday, February 18, 2012  
at the Technology Building, Room TEC-128

**If your goal is to become a Certified Financial Planner, you will need to order your books from the College of Financial Planning.**

**Please call:** (303) 220-4954 (central time). The CFP Board of Standards has accepted these courses for Continuing Education. CFP I and CFP II should be taken in sequence. Twenty-four CEUs are issued to Insurance Producers for each CFP Course I-V.

**We also offer financial planning instruction, for those students who wish to gain the knowledge for their own purposes and who may not qualify or care to take the exam. Those books will be discussed at the first night of class. For more information, please call Ria Bloss at (201) 447-7466. Each CFP Course (I - V) costs \$275.** Please bring HP-12C calculator to class.

### **CD 275 CFP I – Financial Planning Process & Insurance**

001, Tue.; March 6-May 22, 2012

**Hours:** 6:30-9:30 p.m.

**Location:** CLC

**Instructor:** Al Bogart

### **CD 276 CFP II – Investment Planning**

001, Wed.; March 7-May 23, 2012

**Hours:** 6:30-9:30 p.m.

**Location:** CLC

**Instructor:** Al Bogart

### **CD 277 CFP III – Income Tax Planning**

001, Th.; Feb 2-April 19, 2012

**Hours:** 6:30-9:30 p.m.

**Location:** CLC

**Instructor:** TBA

### **CD 278 CFP IV – Retirement Planning & Employee Benefits**

001, Mon.; February 6-April 23, 2012

**Hours:** 6:30-9:30 p.m.

**Location:** Mack/Cali VI

**Instructor:** Nancy Hurst

Call (201) 599-5857 for directions to Mack Cali Center VI, Paramus

### **CD 279 CFP V – Estate Planning**

001, Mon.; February 6-April 23, 2012

**Hours:** 6:30-9:30 p.m.

**Location:** TBA

**Instructor:** Bernard Rabbino

### **SD 609 Unraveling the Mysteries of the Hewlett Packard 12C**

3 sessions; \$170

001, Sat.; April 14-April 28, 2012

**Hours:** 9:00 a.m.-1:00 p.m.

**Location:** TBA

Learn to use a financial function calculator to solve a variety of problems. Basic arithmetic functions and chain calculations will be reviewed. Time value of money problems will cover solutions for future value payments, present value, interest, and amortization schedules. Serial payments and use of investment yields adjusted for inflation will be taught. Irregular cash flow solutions for internal rate of return, net present value and future value. Bond problems will involve solutions for yield to maturity, yield to call and bond pricing. Three types of depreciation will be reviewed as well as basic statistical concepts involving averages, value weighted, and time weighted variation. There will also be a presentation of calculation for cash flows that differ from compounding periods. Bring your HP12C or HP Platinum to class. (12 CEUs)

**Instructor:** Al Bogart



# FINANCE

## FINANCIAL LITERACY

### ***CE 107 Introduction to Money Management and Investing for Retirement***

4 sessions; \$35

001, Mon.; January 23-February 13, 2012

**Hours:** 12:00-2:00 p.m.

**Location:** TBA

002, Tue.; January 24-February 14, 2012

**Hours:** 7:00-9:00 p.m.

**Location:** TBA

003, Mon.; June 4-June 25, 2012

**Hours:** 12:00-2:00 p.m.

**Location:** TBA

004, Tue.; June 5-June 26, 2012

**Hours:** 7:00-9:00 p.m.

**Location:** TBA

In four exciting sessions, you will learn the key concepts and strategies to generate a steady income, protect your assets from erosion, minimize taxes, and provide a secure retirement. This course is designed for individuals already retired or planning to retire in the next five to ten years. Learn the six steps in the financial planning process, the principles of portfolio management, and the four steps to proper asset allocation. Explore various types of investments and their characteristics, including tax-free municipal bonds, tax-deferred annuities, stocks, fixed-income investments, money markets and real estate. For your convenience, afternoon and evening sessions are offered. Choose the one that best fits your schedule.

**Instructors:** Nicholas G. Poulis, CFP, CRPC, and Thomas P. Kelly, CRPC

### ***FT 020 Introduction to Money Management and Investing for Retirement***

4 sessions; \$35

001, Mon.; April 9-April 30, 2012

**Hours:** 7:00-9:00 p.m.

**Location:** Fort Lee High School, 3000 Lemoine Avenue, Fort Lee, NJ

In four exciting sessions, you will learn the key concepts and strategies to generate a steady income, protect your assets from erosion, minimize taxes, and provide a secure retirement. This course is designed for individuals already retired or planning to retire in the next five to ten years. Learn the six steps in the financial planning process, the principles of portfolio management, and the four steps to proper asset allocation. Explore various types of investments and their characteristics, including tax-free municipal bonds, tax-deferred annuities, stocks, fixed-income investments, money markets and real

estate. For your convenience, afternoon and evening sessions are offered. Choose the one that best fits your schedule.

**Instructors:** Nicholas G. Poulis, CFP, CRPC, and Thomas P. Kelly, CRPC

### ***CE 106 How to Make the Most from Your Fixed Income Investments***

3 sessions; \$25

001, Wed.; February 15-February 29, 2012

**Hours:** 12:00-1:30 p.m.

**Location:** TBA

002, Wed.; February 29-March 14, 2012

**Hours:** 6:30-8:00 p.m.

**Location:** TBA

Where do you stand with your fixed income investments in today's volatile political and economic environment? Is your money positioned for income, safety, and flexibility? This course offers detailed insight into the various fixed income investments and bond offerings available in the marketplace. Participants will define and discuss various yield curve scenarios and how to take advantage of them, as well as addressing the significant issue of conservative management of bond investments in changing interest rate environments to meet their financial goals.

**Instructors:** Nicholas G. Poulis, CFP, CRPC, and Thomas P. Kelly, CRPC

### ***CE 104 Financial Strategies for Successful Retirement***

3 sessions; \$50

001, Th.; March 1-March 15, 2012

**Hours:** 7:00-9:30 p.m.

**Location:** TBA

Learn how to prepare for a financially secure retirement. This course provides essential information and tools to assess your current financial situation and develop a personalized plan to reach your retirement goals. Class discussion will be tailored to meet the needs of participants, and you will gain practical hands-on experience. Participants are asked to bring \$25 to the first class in order to purchase the workbook directly from the instructors. Registered participants may bring a spouse or guest at no extra cost, but additional workbooks must be purchased separately, if desired.

**Instructors:** Russell Barschi, CLU, CHFC, CSA and Mark Salerno, CFP

## FINANCE

✓NEW

### CE 241 Survival Toolkit During Uncertain Times

2 sessions; \$50

001, Mon.; April 2 & 9, 2012

Hours: 6:00-8:00 p.m.

Location: TBA

Do you know where you stand financially? It's not what you make; it's what you keep and how you use it. How are you managing during these difficult times? Getting back to basics is the key to surviving and thriving at all times. We will help you reduce the political and media noise by understanding and staying focused on your individual situation to help you avoid falling into the trap of the "Talking Heads" hysteria. No matter what the headlines say your aim for yourself and your family must be needs and wants centered to get to where you want to go. We will discuss ways to help you clarify where you are now and how to stay on track and even prosper.

Instructor: Corethia Oates

### CE 218 Complete Financial Management Workshop

2 sessions; \$45

001, Tue.; January 31-February 7, 2012

Hours: 6:30-9:30 p.m.

Location: TBA

002, Sat.; February 4-February 11, 2012

Hours: 9:00 a.m.-12:00 p.m.

Location: TBA

Learn how to determine the amount of money you will need to retire. In this course you will learn how to plan for retirement, manage investment risks, use tax laws to your advantage, make informed decisions about your company retirement plan, and adjust your estate plan to function properly under the current tax laws. This course includes a workbook of nearly 200 pages of color illustrated text.

Instructors: Andrew Arons and Michael March



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