

Area of Interest: Business

## Financial Services

Ontario College Graduate Certificate  
28 Weeks  
Ottawa Campus

Academic Year: 2019/2020  
Program Code: 1308X01FWO

### Our Program

#### Thrive in the financial services industry.

The Financial Services Ontario College Graduate Certificate program prepares you for a challenging and rewarding career in the customer sales and service areas of:

- banking
- insurance
- financial planning
- wealth management

You also participate in work-integrated learning . This gives you the opportunity to practice your skills and knowledge in a realistic financial services workplace context.

Algonquin College partners with The Canadian Securities Institute (CSI) to offer the Financial Services Graduate Certificate program, which meets FP Canada`s Core Curriculum educational requirements leading to a Certified Financial Planner (CFP)<sup>®</sup> designation. This program is also an approved educational path to Personal Financial Planner<sup>®</sup> (PFP<sup>®</sup>) designation and prepares you to write the Applied Financial Planning Certification examination, which is necessary to obtain the PFP<sup>®</sup> designation.

The CFP<sup>®</sup> and PFP<sup>®</sup> are not awarded by Algonquin College. For more information on these credentials, refer to The Canadian Securities Institute.

### Employment

Graduates may find employment as financial advisors or associates, financial service representatives, account managers or investment specialists in a broad range of financial institutions including retail banks, credit unions, financial planning offices, insurance companies, brokerage firms and other businesses dedicated to providing personal financial advice and services.

### Learning Outcomes

The graduate has reliably demonstrated the ability to:

- Integrate ethical decision-making processes into all aspects of the financial planning profession.
- Apply recognized financial planning principles and industry standards to the systematic analysis of financial position and requirements.
- Prepare accurate and relevant financial plans manually and electronically.
- Integrate economic and personal information necessary for effective financial planning decisions.
- Compare, contrast, and select, from appropriate financial products and services, investment planning and counseling services for the public according to industry standards, including

- Compare, contrast, and select, from appropriate financial products and services, investment planning and counseling services for the public according to industry standards, including taxation counseling.
- Effectively market financial products through the development of an inventory of prospective clients, following up with individual sales strategies in pursuit of new and renewal business.
- Identify potential tax and legal implications within a financial planning situation.
- Apply written and verbal client-focused communication styles and strategies and model professional practice in all communication according to industry standards.
- Research market opportunities and design a financial plan in support of client needs.
- Qualify to challenge components of the Certified Financial Planner (CFP)<sup>®</sup> designation and to be fully licensed with the Investment Dealers Association (IDA)/Mutual Fund Dealers Association (MFDA).
- Provide recommendations and options to the public for managing risk involving life and health insurance products.
- Design an ongoing professional development and career plan related to the financial industry.
- Identify and apply discipline-specific practices that contribute to the local and global community through social responsibility, economic commitment and environmental stewardship.

## Program of Study

Level: 01	Courses	Hours
FIN2311	Personal Financial Services Advice	42.0
FIN2312	Financial Planning 1	56.0
FIN2313	Canadian Securities Course 1	56.0
FIN2314	Customer Behaviour and Financial Needs	42.0
FIN2318	Professional Portfolio Development 1	42.0
MKT2111	Relationship Selling	42.0
Level: 02	Courses	Hours
FIN2111	Consumer Credit	42.0
FIN2322	Professional Portfolio Development 2	42.0
FIN2326	Canadian Securities Course 2	56.0
FIN2327	Financial Planning 2	56.0
FIN2328	Personal Financial Planning	56.0

## Fees for the 2019/2020 Academic Year

Tuition and related ancillary fees for this program can be viewed by using the Tuition and Fees Estimator tool at <https://www.algonquincollege.com/fee-estimator>.

Further information on fees can be found by visiting the Registrar's Office site at <https://www.algonquincollege.com/ro>.

Fees are subject to change.

Additional program related expenses include:

Books and supplies cost approximately \$3,500 and can be purchased at the campus store and

online. Canadian Securities Institute (CSI) resources can be purchased online.

Fees paid to CSI cover the cost of the text, online supplemental material and one exam attempt.

## **Admission Requirements for the 2020/2021 Academic Year**

### **Program Eligibility**

- Ontario College Diploma, Ontario College Advanced Diploma, Degree or equivalent in areas of finance, economics, business, marketing, social services, communications.
- Applicants without the required diploma or degree will be assessed individually and will be required to complete an Eligibility Package.
- The Eligibility Package consists of:
  1. A letter of intent, which requires the applicant to state their previous experience related to finance, banking or insurance, their program expectations and what skills, knowledge and attitudes they bring to the program.
  2. Applicant`s Curriculum Vitae.
  3. Copy of applicant`s transcript.
- Please contact the Program Coordinator for more information.
- International applicants must provide proof of the subject specific requirements noted above along with proof of either: (IELTS / TOEFL) IELTS-International English Language Testing Service (Academic) Overall band of 6.5 with a minimum of 6.0 in each band; OR TOEFL-Internet-based (iBT)-overall 88, with a minimum of 22 in each component: Reading 22; Listening 22; Speaking 22; Writing 22.
- Applicants with international transcripts must provide proof of the subject specific requirements noted above and may be required to provide proof of language proficiency.

## **Admission Requirements for 2019/2020 Academic Year**

### **Program Eligibility**

- Ontario College Diploma, Ontario College Advanced Diploma or Degree in areas of finance, economics, business, marketing, social services, communications.
- Applicants without the required diploma or degree will be assessed individually and will be required to complete an Eligibility Package.
- Applicants will return the following three components:
  - A letter of intent, which requires the applicant to state their previous experience related to finance, banking or insurance, their program expectations and what skills, knowledge and attitudes they bring to the program.
  - Applicant`s Curriculum Vitae.
  - Copy of applicant`s transcript.
- These applicants will be assessed individually and will be required to complete an Eligibility Package.
- Please contact the Program Coordinator for more information.
- International applicants must provide proof of the subject specific requirements noted above along with proof of either: (IELTS / TOEFL) IELTS-International English Language Testing Service (Academic) Overall band of 6.5 with a minimum of 6.0 in each band; OR TOEFL-Internet-based (iBT)-overall 88, with a minimum of 22 in each component: Reading 22; Listening 22; Speaking 22; Writing 22.
- Applicants with international transcripts must provide proof of the subject specific requirements noted above and may be required to provide proof of language proficiency.

## **Application Information**

**FINANCIAL SERVICES**  
**Program Code 1308X01FWO**

Applications to full-time day programs must be submitted with official transcripts showing completion of the academic admission requirements through:

ontariocolleges.ca  
60 Corporate Court  
Guelph, ON N1G 5J3  
1-888-892-2228

Applications are available online at <https://www.ontariocolleges.ca/> . A \$95 fee applies.

Applications for Fall Term and Winter Term admission received by February 1 will be given equal consideration. Applications received after February 1 will be processed on a first-come, first-served basis as long as places are available.

International applicants please visit this link for application process information:  
<https://https://algonquincollege.force.com/myACint/> .

For further information on the admissions process, contact:

Registrar`s Office  
Algonquin College  
1385 Woodroffe Ave  
Ottawa, ON K2G 1V8  
Telephone: 613-727-0002  
Toll-free: 1-800-565-4723  
TTY: 613-727-7766  
Fax: 613-727-7632  
Email: <mailto:AskUs@algonquincollege.com>

**Additional Information**

Programs at Algonquin College are Bring Your Own Device (BYOD). To see the BYOD requirements for your program, please visit:  
<https://www7.algonquincollege.com/byod/> .

For more information, contact Angela Lyrette, Program Coordinator, at 613-727-4723 ext. 2504 or <mailto:angela.lyrette@algonquincollege.com> .

**Course Descriptions****FIN2111 Consumer Credit**

Develop marketable skills in credit application processing and analysis. Examine complex consumer lending products and services available to clients. Using interviewing skills, students can make a decision to lend for a consumer loan or a residential mortgage based on a completed application and financial statements. Students develop and use assessment tools to identify client needs and match needs with products and recommendations. Conduct mortgage business's components research in order to discuss mortgage financing with clients, accountants, lawyers and brokers.

Prerequisite(s): none  
Corerequisite(s):none

**FIN2311 Personal Financial Services Advice**

The thought of managing one's own savings, selecting the right insurance, planning for a major purchase, as well as preparation for retirement can often be intimidating. Focus is placed on the important fundamentals to the discipline of financial planning. Students acquire an understanding of the concepts and applications associated with financial calculations and the analysis of financial statements. The basic concepts of contracting and family law are covered followed by an analysis of government benefit programs.

Prerequisite(s): none  
Corerequisite(s):none

**FIN2312 Financial Planning 1**

Major life changes can bring about challenges that many of us are unprepared for. How do we prepare for these challenges without jeopardizing our retirement? Careful planning and money management are the key to enjoying a successful retirement. Students gain a comprehensive understanding of the principles and applications related to the concepts of managing risk and retirement planning. This course covers products, issues and practices in the area of insurance and retirement. Gain an understanding of the full risk management process along the retirement planning life cycle, moving through the wealth accumulation phase into retirement.

Prerequisite(s): none  
Corerequisite(s):none

**FIN2313 Canadian Securities Course 1**

In-depth industry knowledge is highly regarded in the financial workplace. A framework for analyzing Canadian financial markets, institutions and securities and investment strategies is provided. Topics covered include an overview of capital markets and financial services, the Canadian economy, issuing, listing and regulation of securities markets, corporations and their financial statements, fixed income securities, equities and derivatives.

Prerequisite(s): none  
Corerequisite(s):none

**FIN2314 Customer Behaviour and Financial Needs**

Students learn the importance of ethics and trust in developing customer relationships in financial services and practice acquiring interview skills to identify clients' social and demographic profile. Case studies, in-class discussions and learning activities focus on client retention, referral and recovery by addressing the range of needs brought to the relationship. Students explore strategies to satisfy client needs, tailor a personalized product-service mix to specific needs and deploy marketing efforts to influence customer behaviour. Finally, students make financial recommendations that identify needs, build relationships and improve client outcomes.

Prerequisite(s): none  
Corerequisite(s):none

**FIN2318 Professional Portfolio Development 1**

Using a variety of reflection and analysis tools for competency identification and mapping for employment, students gain an understanding of professional development and career advancement in financial services professions. Students develop an extensive portfolio of their professional knowledge, skills and practical experience. Self-assessment tools and other processes are used to guide the process of documenting competencies. Students learn how competencies are assessed in employment interviews by understanding behavioral and critical incident techniques. Additionally, students use the competencies documented in their portfolios to improve their job search and develop more effective resumes.

Prerequisite(s): none  
Corerequisite(s):none

**FIN2322 Professional Portfolio Development 2**

It is essential for students to engage in the use of reflection and self-analysis to map their journey for employment, professional development and career advancement in financial services professions. Students further develop a portfolio illustrating their professional knowledge, skills and practical experience. Self-assessment tools and other processes are used to refine the process of documenting competencies. Students learn how competencies are assessed in employment interviews by understanding behavioral and critical incident techniques. Students use the competencies documented in their portfolios to develop a job search, and an effective professional resume targeting the financial services industry.

Prerequisite(s): none  
Corerequisite(s):none

**FIN2326 Canadian Securities Course 2**

The CSC designation is a highly sought out credential in the financial workplace. Building from CSC 1 in semester one, this course provides a framework for analyzing Canadian financial markets, institutions, securities and investment strategies. Topics covered include analyzing markets and products, the portfolio approach, mutual funds, other managed accounts and products, hedge funds and financial planning and taxation.

Prerequisite(s): FIN2313  
Corerequisite(s):none

**FIN2327 Financial Planning 2**

Students apply financial planning concepts to determine the proper strategy for clients. Through case studies and group work students collect and analyze client information and provide advice related to their personal financial plan.

Prerequisite(s): FIN2312  
Corerequisite(s):none

**FIN2328 Personal Financial Planning**

In this capstone course, students have an opportunity to apply financial knowledge and skills to evaluate customer situations and create professional financial plans that meet the highest industry standards and are ready for submission to a client. Students explore how personality profiles (including their own) impact financial planning. Students present financial plans to peers for critique and revision.

Prerequisite(s): FIN2312  
Corerequisite(s):none

**MKT2111 Relationship Selling**

Developing a foundation and practice in sales and communications skills are perceived as vital to an individual's success within the financial services industry. Students learn about strategies for prospecting and marketing their services, building long-term business relationships, establishing and uncovering needs, handling objections and closing the sale. Active participation by students through class discussions, role playing exercises and assignments are essential to student success in this course. Focus is directed towards each student performing a mock sales interview.

Prerequisite(s): none  
Corerequisite(s):none

Financial products and services. You can view available translations of this article by selecting a language in the bottom-right corner of this page. Translations are provided as a convenience, and are not meant to change the content of our policies. The advertising of financial products and services is restricted and subject to certain globally applicable rules. For restrictions which may be applicable per jurisdiction, please refer to the Country Specific Policies section below. Please note that this list is not exhaustive.