



UFS School of Financial Planning Law Brochure 2024



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FREE STATE
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FREISTATA



**UFS
LAW**
SCHOOL OF
FINANCIAL PLANNING LAW

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Compiled by the

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The School of Financial Planning Law (SFPL)

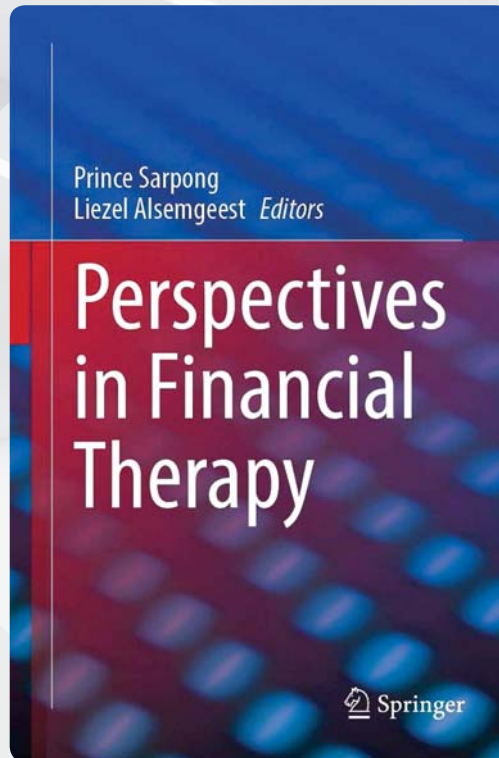
Faculty of Law
University of the Free State

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About the book

As we deepen our understanding of the interplay between money and psychology, financial therapy has emerged as a popular field of study. This book offers a diverse range of perspectives on the practice of financial therapy, exploring its benefits, challenges, and potential critiques. The book also provides practical guidance for financial therapists as well as financial planning and mental health practitioners who incorporate financial therapy into their work.



The book covers a wide range of topics, including the neurobiology of financial decision-making, models in financial therapy, online financial therapy, generational differences in financial attitudes, incorporating financial therapy into divorce planning, and techniques for coping with the stresses associated with estate planning. The book addresses the need for culturally relevant assessments of financial therapy in African contexts and offers a critical appraisal of the field of financial therapy.

By providing multiple perspectives and practical guidance, this book will be a valuable resource for students, scholars, and researchers in financial therapy, financial planning and related fields, as well as the broader field of psychology.



Available for purchase from Takealot at the following link:

<https://www.takealot.com/perspectives-in-financial-therapy/PLID93031126>



Message from the Director _____

The School of Financial Planning Law (SFPL) in the Faculty of Law at the UFS was established in 2001 and was the first academic institution in South Africa to offer formal financial planning education and is currently also the largest. The SFPL is especially well-known for the Postgraduate Diploma in Financial Planning, which is a cornerstone qualification in becoming a Certified Financial Planner (CFP®). During the past 22 years, the SFPL has gone from strength to strength and added many accredited programmes to our repertoire, specifically focused on providing holistic financial planning education for financial planners to theoretically and practically meet the unique needs of individual clients.

We truly believe that individuals need the best financial advice to become financially free and therefore ensure that our students receive the best education possible. We are continually updating and expanding our programmes and are committed in continuing to be the leader in the financial planning industry.

We are proud of what the SFPL has achieved in the past 22 years and are excitedly looking towards the future – even in these uncertain times – to flourish in an industry that has so much to offer and can change people's lives, not only those of our students but especially the lives of their clients. On the ill-fated day of John F. Kennedy's death, he was due to deliver the following words:

Leadership and learning are indispensable to each other.

Keep learning and educating yourself and be a leader in the financial planning industry. We stand behind you.

Prof Liezel Alsemgeest, Director



Advanced Financial Coaching Short Learning Programme

The programme is intended for financial planners and coaches who want to deepen their knowledge in financial coaching and receive a credential as a coach with COMENSA.

What you will benefit:

- The Advanced Financial Coaching short learning programme will build on your knowledge of ontological and purpose-driven financial coaching frameworks to enable you, as a financial planner or coach, to support your clients with the confidence to move from financial anxiety to financial wonder.
- Expand your coaching skills to support clients in financial distress, planning or navigating through life transitions or just needing a thinking partner to navigate life and their finances in a changing world.
- Obtain a COMENSA (Coaching and Mentors of South Africa) Silver Approved learning programme, which enables you to receive a credential as a coach after completing the minimum practical coaching hours.
- Engage in a powerful coaching way to support your client to have a broader range of options to make the possible choices around their finances and take successful action.
- Demonstrate the ability to use the purpose-driven coaching approach with your clients, to address concerns and build financial confidence to build and sustain financial prosperity.
- Gain a deeper understanding of financial coaching.
- Deepen your knowledge to support clients in understanding their purpose, values, stories, and goals and integrating these plans, in order to live meaningful lives.
- Receiving a credential with COMENSA on completion of 150 coaching hours as a COMENSA credentialed coach.
- Enabling you to engage in a powerful coaching way to generate and sustain positive change.
- Build your capacity as a coach to have more choices and embody a coach's way of being.
- Differentiate yourself from the crowd and become a professional credentialed financial coach.

What you will learn:

Month 1:	How to set the scene for financial coaching
Month 2:	How to establish clients' purpose, values and goals
Month 3:	How to support clients to optimally manage resources
Month 4:	How to support the client to plan and navigate transitions of death, disability and trauma events
Month 5:	How to deal with money conflict and when to refer clients for therapy
Month 6:	How to support clients to plan and achieve financial freedom for a life of longevity
Month 7:	How to be able to support clients to plan, start, grow, and exit a business or side hustle
Month 8:	How to support clients to become aware of their biases, and how to coach them to have more choices
Month 9:	How to support clients to move from financial anxiety to wonder, deal with money disorders and spot identify money abuse
Month 10 and 11:	How to practice financial coaching

How the programme is structured:

The programme is structured to enable you as a financial coach to practice and integrate the learning to allow you to incorporate the learning into your practice. To expand your knowledge and build your skills as a financial coach, we will combine the principles of ontological coaching, purpose driven financial coaching and Coaching and Mentors of South Africa (COMENSA) behaviour standards.

Each month's programme will follow the following structure:

- Coach Practice will include personal practices and reflection to enable you to build your skills as a coach and embody a coaching way of being.
- Financial Coaching in each module will take a specific area that could cause either a challenge for you to engage with your client or could be a challenge that could derail your client's financial plans.
- Online Coaching Conversation, this two-hour session will allow us to learn from each other and integrate the month's learning.
- Mentorship Sessions: Over the duration of the programme, we will set up three sixty-minute mentorship sessions with one of the facilitators to support your learning journey.
- Coaching Practice: You will be allowed to practice and hone your coaching skills, with five thirty-minute coaching sessions, of which two sessions will be evaluated and feedback will be given to you.

Programme duration

11 months

For more details, please contact:

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Employee Benefits Short Learning Programme

The goal of this programme is to equip a participant to offer professional, detailed and accurate employee benefit advice to a client.

The dilemma surrounding retirement planning in South Africa can be alleviated when more persons in the financial services sectors are trained to offer better solutions to employers to safeguard their employees. The Socio-Economic impact of having well trained Employee Benefits Consultants is far reaching.

The University of the Free State's School of Financial Planning Law (SFPL) is presenting an innovative Employee Benefits Short Learning Programme that is focused on training Employee Benefits Consultants. This Short Learning Programme will up skill employee benefits consultants, technical and practical knowledge during a five-week online programme.

The programme will enable participants to:

- Identify the regulatory environment in which employee benefits functions.
- Apply the content of the Pension Funds Act 24 of 1956 and Related Regulations to advise a client effectively with regard to specific needs.
- Apply the content of the Income Tax Act 58 of 1962 and Related Schedules in order to ensure that clients make the most cost effective, but relevant, employee benefit decisions that are suitable to the needs of the client.
- Employ the skills needed to ensure that a deal can be finalised legally and successfully in the most cost- effective manner.

Upon successful completion of the programme, participants will receive a certificate of completion as well as **19 general and 3.5 ethics** FPI related continuous professional development points.

Admission requirements

Applicants must be in possession of a NQF Level 5 qualification that is relevant to the financial services sector as well as one year's relevant work experience.

Resources required

Students will need a laptop with data and internet access.

Programme duration

5 weeks

For more details, please contact:

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Financial Coaching Short Learning Programme

The UFS School of Financial Planning Law is presenting an innovative and groundbreaking financial coaching programme in collaboration with Hendrik Crafford, an experienced professional coach and financial industry expert.

This intensive coaching intervention will be presented online over 12 weeks and will leave you equipped to build your own unique, client-focused financial coaching and advice practice.

Adviser concerns

Advisers face concerns on a daily basis, for example:

- The need to understand what is important to you and what might be getting in the way of achieving your goals and how this impacts your practice and the advice you give to clients.
- Not necessarily sure how to effectively guide clients through transitions in their lives (e.g. divorce, job changes, death) and having doubts about what advice to give.
- The need to help clients see how their attitudes towards money and finance influence their ability to accumulate and preserve wealth, but not always being able to do this as effectively as possible.
- Unsure about how to discourage clients from making emotional decisions regarding their finances in order to make better informed financial decisions.
- The need to help clients define their real life goals, based on what is important to them, and guide them to achieve in financial terms.
- Not knowing how to build capacity and resilience for yourself and your clients in the face of an uncertain, complex and rapidly changing world.

The programme will enable participants to:

- Engage in a powerful, highly effective approach to coaching, leading, and advising for positive change.
- Learn how to use language to more effectively address the concerns of your clients and in doing so, building trust, long-term relationships and increased value.
- Understand moods, how they influence actions, and how to shift and manage them to get better results.
- Develop a vocabulary to enable you to observe the narratives that impact on your clients financial and personal wellness.
- Support clients to design and live a life of purpose.

Upon successful completion of the programme, participants will receive a certificate of completion. This programme is an **approved COMENSA (Coaching and Mentors of South Africa) Bronze Training programme** and is **accredited by the Financial Planning Institute of Southern Africa (FPI)**. Participants will receive **26 CPD points (9 CPD points/hours Technical | 13 CPD points/hours General | 4 CPD points/hours Ethics and Practice Standards)** upon completion.

Who will benefit from this programme?

- Financial Advisers
- Para-planners
- Managers who deal with financial advisers and the advice process
- Trainers who deal with financial advisers
- Pension fund administrators, advisers and counsellors
- Coaches and psychologists who want to expand their field of expertise

Programme duration

12 weeks

For more details, please contact:

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Fundamentals of Short-Term Insurance

Short Learning Programme

This online programme introduces participants to key concepts and principles in short-term insurance and provides an overview of the South African short-term insurance industry. Participants will explore theories in the psychology of insurance to understand consumer behaviour in relation to short-term insurance and the underlying causes of misconceptions relating to short-term insurance.

The programme explores the regulatory environment and further introduces students to emerging trends in the industry, including trends in insurance fraud. The final sessions of the program include discussions on selected Ombud cases to highlight the duties of financial services providers and their representatives, the avenues to dispute resolution, and the functions of the Ombuds. The programme covers the technical, theoretical, regulatory, and practical aspects of short-term insurance to help participants develop a well-rounded understanding of the short-term insurance industry.

The programme will enable participants to:

- Demonstrate an understanding of fundamental concepts in risk management and short-term insurance, the state of the South African short-term insurance industry, and the different types of policies available in the industry.
- Apply the theoretical principles relating to the psychology of insurance to explain consumer behaviour and understand the roots of misconceptions surrounding short-term insurance.
- Demonstrate an understanding of the regulatory environment and the various role players in the short-term insurance industry.
- Evaluate risk management needs and recommend suitable risk management solutions.
- Demonstrate an understanding of the different avenues to dispute resolution and the functions of The Ombudsman for Short Term Insurance and the Office of the Ombud for Financial Services Providers.
- Provide informed commentaries on Ombud rulings to demonstrate an understanding of the regulatory requirements of financial services providers and their representatives in the short-term insurance industry.

Programme duration

12 weeks

For more details, please contact:

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Advanced Diploma in _____ Estate and Trust Administration

The School of Financial Planning Law at the University of the Free State offers students the unique opportunity to acquire the necessary academic qualification and skills to become fiduciary practitioners who will be able to provide advice on a multitude of platforms, including administration of trusts, estate planning, administration of deceased estates, drafting wills, and legislative issues around the fiduciary services industry. This is the only qualification that is currently endorsed by the Fiduciary Institute of Southern Africa (FISA) as the academic requirement in the process to be awarded the Fiduciary Practitioner of South Africa® (FPSA®) designation.

For more information on the FISA, please visit their website www.fisa.net.za/

The Advanced Diploma in Estate and Trust Administration is also the only South African accredited diploma that meets the academic requirements of the Society of Trust and Estate Practitioners (STEP). The Diploma put graduates on the road to become full members of this global professional association as Trust and Estate Practitioners (TEP). The STEP global network is made up of more than 20 000 practitioners across 95 countries, and brings together lawyers, accountants, trustees and other specialists. Full STEP members, known as TEPs, are internationally recognised as experts in their field who have proven qualifications and experience.

For more information on the STEP, please visit their website www.step.org/

Outcomes

The exit-level outcomes of the Advanced Diploma in Estate and Trust Administration state that the student will have to demonstrate the ability to:

- Explain and apply relevant legislation and the principle of ethics in the fiduciary services industry;
- Understand and apply all the legislative and fiduciary requirements to effectively draft all documentation relevant to the fiduciary services industry;
- Demonstrate an advanced understanding of the theoretical framework, key concepts, and core legal rules and principles of all areas of the fiduciary services industry; and
- Apply theoretical legal knowledge and skills to practical administration processes, to interact effectively with the public and evaluate and apply relevant information from legislation, literature, and secondary data sources to specific practical scenarios.

Admission requirements

For admission to the Advanced Diploma in Estate and Trust Administration, one of the following is required:

- (a) An applicable Bachelor's or other relevant degree, or
- (b) An applicable diploma or advanced diploma, or an NQF Level 6 qualification with a minimum of 360 total credits.
- (c) A student can, with the consent of the Dean, at the recommendation of the Education Committee (appointed by the School for Financial Planning Law), and in consultation with the Registrar, also be admitted on the basis of a qualification that they regard as equivalent, or on condition that the student, in some other way, achieved a standard of competence that they regard as adequate for the purposes of the study.

Duration of studies

The minimum duration of the course is one year. Students must complete all four modules for this diploma. Students do not have to register for all the modules simultaneously; they have two years to complete the diploma.

The Advanced Diploma in Estate and Trust Administration is on NQF Level 7. The SAQA ID is 97594.

Recognition of prior learning

Applicants without the relevant qualifications, but that have at least three years' relevant experience in the financial planning or fiduciary services environment, have the opportunity to enrol for the Advanced Diploma in Estate and Trust Administration, based on the completion of the Recognition of Prior Learning (RPL) programme. Contact the RPL office at +27 51 401 7357 or MeintjesMJ@ufs.ac.za

Academic overview

Module	Content
REEN1700 Regulatory environment	Regulatory environment deals with the regulatory environment and legislation that governs the fiduciary services industry. At the end of this module, the student will be familiar with the most important legislation, to ensure that he/she will not act illegally, unethically or negligently. The student will be able to explain, identify, and apply all the formalities relating to deceased estates, wills, and the administration of trusts.
ADDE1700 Administration of deceased estates	The student will be able to apply theoretical principles relating to the administration of deceased estates to practical examples for testate as well as intestate estates. The student will be familiar with the most important legislation, to ensure that they act in accordance with the laws that govern the administration of deceased estates.
TRAD1700 Trust administration	Trust administration focuses on the legislation that governs the administration of trusts, as well as its practical implementation. Students must be able to explain the practical applications of a trust for various legal and commercial purposes. Students will be able to advise clients on using trusts for different estate-planning purposes.
EPDW1700 Estate planning and drafting of wills	Students will be able to apply all the legal formalities to the drafting of a will. Students will learn to consult with clients and to acquire the correct information needed to draft a valid will. Students will use the knowledge they acquire to interpret clauses in a will and to rectify any problems. The student must be able to apply legal and tax solutions in all areas of estate planning. Students will be able to explain, understand, and apply the objectives of estate planning and the estate-planning process. Students will understand that estate planning is a holistic study, with many varying but interlinking components, and that all of these components must be considered and addressed to produce an effective and practical estate plan.

Course fees

Although the information in the rule book has been compiled with care, the Council and Senate accept no responsibility for any errors or omissions. All university fees are determined by Council, but may be amended at any time. The amended fees will be payable on request.

The fees below are for the 2023 academic year. For planning purposes, you may use these fees, and add 10%. However, the UFS reserves the right to increase fees as it deems fit and, thus, this is only a benchmark and in no way represents the true fees for 2024.

Registration fee (compulsory every year)* R1 850

Module fees

Regulatory environment (REEN1700)	R8 250
Administration of deceased estates (ADDE1700)	R8 250
Trust administration (TRAD1700)	R8 250
Estate planning and drafting of wills (EPDW1700)	R8 250

* Additional fees are applicable to international students without SA citizenship. Note that students from non-SADC countries will also be required to pay 50% more per module. International students must please contact the International Office on +27 51 401 3219 | niemannaja@ufs.ac.za.



Postgraduate Diploma in _____ Financial Planning

This qualification will enable students to obtain the highest academic and professional levels of competency and to become eligible for professional membership of the Financial Planning Institute of Southern Africa (FPI). The FPI is the leading membership association in South Africa, and caters for the competency needs of financial service providers, including financial planners. The FPI competence certificates of CFP® professional/certified financial planner® professional accreditation represents the pinnacle of competence as a professional financial planner. The FPI, as the Southern African affiliate of the International Financial Planning Standards Board, is licensed to award the certified financial planner® professional accreditation in South Africa. The CFP® professional accreditation mark is used in over 24 countries around the world and represents the global professional designation for the financial planning profession.

For more information on the FPI, please visit their website www.fpi.co.za

Outcomes

The exit-level outcomes for this diploma state that the student will have to demonstrate the ability to:

- Apply essential financial-planning expertise and knowledge in financial planning for the benefit of clients and society;
- Establish a planner-client relationship by explaining concepts and services and client responsibilities – all within the parameters of professional conduct;
- Assess a client profile, obtain documented personal information, and determine the current financial status of a client;
- Determine the financial goals (capital risk and investment needs) of a client;
- Present a plan to a client for approval and agreement; and
- Implement, manage, and monitor such plan within the ethical constraints of the profession, testing effectiveness and recommending change where necessary.

Students will have to provide evidence in the various learning modules and in the different prescribed fields of financial planning that they have attained the required knowledge and expertise, by:

- Presenting and analysing hypothetical case studies and proposals in financial planning;
- Writing assessments of client needs and suggesting strategies to address those needs;
- Drafting investment and other financial plans with due regard to financial risks, applicable regulatory and legislative requirements, investment options, and the influence of changing economic conditions and markets; and
- Writing proposals for implementation and monitoring of such plans.

Admission requirements

For admission to the Postgraduate Diploma in Financial Planning, one of the following is required:

- (a) An applicable Bachelor's degree, or
- (b) An applicable diploma or advanced diploma, or an NQF Level 7 qualification with a minimum of 120 total credits.
- (c) A student can, with the consent of the Dean, at the recommendation of the Education Committee (appointed by the School of Financial Planning Law), and in consultation with the Registrar, also be admitted on the basis of a qualification that they regard as equivalent, or on condition that the student, in some other way, achieved a standard of competence that they regard as adequate for the purposes of the study.

Recognition of prior learning

Applicants without degrees, but who have at least five years' relevant experience in the financial planning environment and an NQF Level 5 or 6 (minimum 120 credits) qualification, have the opportunity to enrol for the Postgraduate Diploma in Financial Planning, based on the completion of the Recognition of Prior Learning (RPL) programme. Contact the RPL office at [+27 51 401 7357](tel:+27514017357) or MeintjesMJ@ufs.ac.za

Duration of studies

The minimum duration of the course is one year. Students must complete all four modules for this diploma. Students do not have to register for all the modules simultaneously; they have three years to complete the diploma.

The Postgraduate Diploma in Financial Planning is on NQF Level 8. The SAQA ID is 96722.

Academic overview

The Postgraduate Diploma in Financial Planning comprises four modules. A brief summary of the four modules is given below. This diploma is offered only in English.

Module	Content
LFPE5800 Financial planning environment	The student will be introduced to the regulatory environment and legislation that governs the financial services industry. Taxation and time value of money will be mastered. Students will be acquainted with basic economics and financial management.
LFPP5800 Personal financial planning	Students will be introduced to the elements of personal financial planning in order to advise a client with regard to all the aspects of an individual's financial planning and how to identify and achieve the goals set by the client in the most effective and suitable manner
LFPC5800 Corporate financial planning	Students will be introduced to the elements of corporate financial planning in order to advise a client with regard to all the aspects of corporate financial planning and how to identify and achieve the goals set by the client in the most effective and appropriate manner.
LFPS5800 Financial planning case study	Students will be expected to draft a financial plan for a client that aligns with compliance and legislative requirements. The student must analyse the information and devise a suitable and cost and tax efficient plan to achieve the goals and objectives of the client.

Course fees

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The fees below are for the 2023 academic year. For planning purposes, you may use these fees, and add 10%. However, the UFS reserves the right to increase fees as it deems fit and, thus, this is only a benchmark and in no way represents the true fees for 2024.

Registration fee (compulsory every year)* R1 850

Students

Module fees

Financial Planning Environment (LFPE5800)	R8 000
Personal Financial Planning (LFPP5800)	R8 000
Corporate Financial Planning (LFPC5800)	R8 000
Financial Planning Case Study (LFPS5800)	R8 000

* Additional fees are applicable to international students without SA citizenship. Note that students from non-SADC countries will also be required to pay 50% more per module. International students must please contact the International Office on +27 51 401 3219 | niemannaja@ufs.ac.za.



Postgraduate Diploma in _____ Investment Planning

The South African public is always being encouraged to plan for the future in the form of investments. Different kinds of investments exist, and it is up to the individual to make the right decisions on the types of investments relevant to their purpose. The rationale of this qualification is to provide individuals with the necessary academic qualification and skills to become experts in the field of investment planning, who will be able to provide leadership and expert advice within a multitude of financial and legal contexts, e.g., providing advice to a Board of Trustees and employees, and to manage legislative issues surrounding the investment planning industry. This qualification will open doors to further study opportunities for individuals working in this specific environment, but who have not obtained an official degree qualification.

Outcomes

The exit-level outcomes for the Postgraduate Diploma in Investment Planning state that the student will have to demonstrate the ability to:

- Explain and apply relevant legislation and the principle of ethics in the investment planning industry;
- To understand and apply all the legislative and industry-specific requirements to effectively draft all documentation relevant to the investment planning industry;
- Demonstrate an advanced understanding of the theoretical framework, key concepts and core legal rules and principles of all areas of the investment planning industry; and
- Apply theoretical legal knowledge and skills to practical administration processes.

Admission requirements

Admission to the Postgraduate Diploma in Investment Planning requires one of the following:

- (a) An applicable bachelor's degree (any B.Com or law degree, or a degree in actuarial science, accounting, investments, business management); or

- (b) An applicable advanced diploma (including Advanced Diploma in Estate and Trust Administration), or
- (c) An applicable postgraduate diploma (including Postgraduate Diploma in Financial Planning, Business Management, Accounting).

Direct admission to this qualification without a Postgraduate Diploma in Financial Planning and three years' relevant work experience is not recommended.

Duration of studies

The minimum duration of the course is one year, though students do not have to register for both modules simultaneously; they have two years to complete the diploma.

The Postgraduate Diploma in Investment Planning is on NQF Level 8. The SAQA ID is 93909.

Academic overview

The Postgraduate Diploma in Investment Planning comprises two modules. A brief summary of the modules is given below. This diploma is offered only in English.

Modules	Content
LFPA5800 Asset types and investment planning and	The student must be able to identify financial markets and investment instruments relevant in the prevailing economic climates. Students must understand the workings of the stock market and be able to compare, identify and differentiate between the different investment instruments available.
LPPF5800 Principles of portfolio planning and management	The student must be able to differentiate between the two main objectives that distinguish investment portfolios – income generation and capital growth. Students must be able to develop an investment strategy that will incorporate the investment objective with personal circumstances. Student must be able to identify investment solutions that will minimize risk and maximize return.

Course fees

Although the information in the rule book has been compiled with care, the Council and Senate accept no responsibility for any errors or omissions. All university fees are determined by Council, but may be amended at any time. The amended fees will be payable on request.

The fees below are for the 2023 academic year. For planning purposes, you may use these fees, and add 10%. However, the UFS reserves the right to increase fees as it deems fit and, thus, this is only a benchmark and in no way represents the true fees for 2024.

Registration fee (compulsory every year)* R1 850

Module fees

Asset types and investment planning (LFPA5800)	R12 000
Principles of portfolio planning and management (LPPF5800)	R12 000

* Additional fees are applicable to international students without SA citizenship. Note that students from non-SADC countries will also be required to pay 50% more per module. International students must please contact the International Office on +27 51 401 3219 | niemannaja@ufs.ac.za.



Postgraduate Diploma in Estate Planning

The purpose of this qualification is to provide students with an academic qualification and the necessary skills to become experts in the field of estate planning. Graduates will be able to provide leadership and expert advice in a multitude of financial and legal contexts, e.g., providing advice to Boards of Trustees and to employees about legislative issues surrounding the estate planning industry. This qualification will also open doors to further study opportunities for individuals working in this specific environment, but who lack formal qualifications.

The Postgraduate Diploma in Estate Planning intends to deliver practitioners who can act ethically and professionally, think analytically, communicate with relevant role players in the industry, interact effectively with members of the public and evaluate and apply relevant information in legislation, literature and secondary data sources to specific practical scenarios.

Outcomes

The exit-level outcomes for this diploma state that the student will have to demonstrate the ability to:

- Explain and apply relevant legislation and principles of ethics in the estate planning industry;
- Understand and apply all the legislative and industry-specific requirements to effectively draft all documentation relevant to the estate planning industry;
- Demonstrate an advanced understanding of the theoretical framework, key concepts and core legal rules and principles of all areas of the estate planning industry; and
- Apply the required theoretical legal knowledge and skills to practical administration processes.

Admission requirements

For admission to the Postgraduate Diploma in Estate Planning, one of the following is required:

- (a) An applicable bachelor's degree (any B.Com or law degree, or a degree in actuarial science, accounting, investments, business management); or
- (b) An applicable advanced diploma (including Advanced Diploma in Estate and Trust Administration), or
- (c) An applicable postgraduate diploma (including Postgraduate Diploma in Financial Planning, Business Management, Accounting).

Direct admission to this qualification without a Postgraduate Diploma in Financial Planning and three years' relevant work experience is not recommended.

Duration of studies

The minimum duration of the course is one year. Students must complete both modules for this diploma. Students do not have to register for all the modules simultaneously; they have two years to complete the diploma.

The Postgraduate Diploma in Estate Planning is on NQF Level 8. The SAQA ID is 96459.

Academic overview

Modules Diploma in	Content
LFPB5800	The student must be able to apply legal and tax solutions in the areas of accumulation, conservation and distribution planning. Students will be able to explain, understand and apply the objectives of estate planning and the estate planning process. Students will understand that estate planning is a holistic study with many varying but interlinking components and that all of these components must be considered and addressed to produce an effective and practical estate plan.
and	
LFPB5800: Personal financial risk management	Students must be able to apply a risk-based approach to distinguish between different levels of risk. They will be able to use a methodology in identifying, evaluating and selecting appropriate risk handling methods to mitigate risks. Students will be proficient in applying the principles and methodology of personal risk management. Students will be able to differentiate between the creation and preservation of wealth. Students will understand the legal and regulatory environment pertaining to risk management.

Course fees

Although the information in the rule book has been compiled with care, the Council and Senate accept no responsibility for any errors or omissions. All university fees are determined by Council, but may be amended at any time. The amended fees will be payable on request.

The fees below are for the 2023 academic year. For planning purposes, you may use these fees, and add 10%. However, the UFS reserves the right to increase fees as it deems fit and, thus, this is only a benchmark and in no way represents the true fees for 2024.

Registration fee (compulsory every year)*

R1 850

Module fees

Personal Risk Management (LFPR5800)

R12 000

Estate Planning (LFPB5800)

R12 000

* Additional fees are applicable to international students without SA citizenship. Note that students from non-SADC countries will also be required to pay 50% more per module. International students must please contact the International Office on +27 51 401 3219 | niemannaja@ufs.ac.za.





Application, admission and registration process

Step-by-step guide to applying and enrolling

Ensure that you are familiar with the **admission requirements** for the programme you wish to enrol for. If you're uncertain, please see contact details on Page 2.

Step 1: Apply online

As these are distance-learning programmes, prospective students will be expected to have email addresses, and may therefore not apply via hard copy. No application fee is payable.

- Click on this link and follow the steps: <https://apply.ufs.ac.za>
- You will be required to attach the following documents, so please ensure that you have them available:
 - Certified copy of ID/passport
 - Certified copies of your qualification(s) and academic transcripts
 - **International qualifications** must also be accompanied by the **SAQA verification for that specific qualification**
- You will be prompted by the UFS throughout the applications process. In the event that you do not receive any communication from the UFS within 10 days of submitting your documentation, please contact us immediately.

The closing date for applications is 15 January 2024. Late applications will not be considered.

Step 2: Make payment (registration purposes)

Once the application process is complete, a student will be informed accordingly. The minimum amount is payable immediately after the student has received confirmation of admission. The amount payable should be confirmed before registration can take place.

Important: Students should not make payment before their admission has been confirmed.

Proof of financial aid must be submitted with application documents. Students who are in need of financial aid can contact the SFPL. Students who register for a diploma will not be entitled to UFS financial aid.

Quotations are available on the website at www.ufs.ac.za/SFPL

Step 3: Registration

Once the application process is complete and payment has been made, registration can take place. Students must register online and will be prompted regarding the process via email.

It is the responsibility of the student to notify the UFS of any changes to their contact details and registration information, and to ensure that the SFPL receives proof of payment.

The registration of a student becomes official,

- (a) Once the required fees have been paid, and
- (b) The student has completed the online registration, and
- (c) The student has downloaded the official proof of registration from the system.

UFS4life@ufs.ac.za: Once the online registration process is completed, the student will be issued with a UFS4life email address. All communication from this point on will be sent to this ufs4life email address.

Step 4: Blackboard access

Study material will be made available on Blackboard.

Resources needed to be a student at the _____ UFS School of Financial Planning Law

The study material for the Diplomas comprises various sources, including textbooks, study guides, Acts, and a number of practice documents.

The study guides for each module and the names of the websites from which students can obtain additional material will be made available on our online platform, Blackboard.

Students will be supplied with a complete list of prescribed and recommended textbooks as well as order forms to purchase these material via email and Blackboard.

Textbooks

The prescribed and recommended textbooks are listed in the study guide for each module. Recommended books and publications can be obtained at the student's own expense from an academic bookseller, from the relevant institutes or companies, or from a library. Your employer might be able to help you obtain these publications. Please note that insurance companies do not give out their training material to anyone who asks for it! **Order forms for the textbooks will be available on Blackboard.**

Study guide

A study guide is defined as a collection of notes and reinforcement exercises that supplement the textbook and other reference material. The authors of the study guides have developed the content to ensure that students are able to work through the topics with the assistance of self-assessment questions, review questions, and other learning strategies, such as case studies for analysis. Each module in your course comprises one study guide.

Study notes (addenda)

All additional notes and reading material will be available on our learning management system, Blackboard. Once a student is officially registered, he/she will have access to Blackboard. Blackboard contains the assignments, old exam papers, and other reading material, and students should make optimal use of it.

Resources needed

- Students who enrol for the Diploma must have access to email at all times (not just during working hours, but at all times, as this is the mode of official communication).
- Students must also have access to internet; as this is a distance-learning programme. All work will be done via the learning management system and students need to have access to the system at all times.
- It is suggested that students have a laptop with at least Microsoft Word, PDF (Acrobat) Reader, and Internet Explorer. The School of Financial Planning Law does not take responsibility for students who lack the resources to complete this Diploma.
- Students should be comfortable in a distance-learning environment. Although the School of Financial Planning Law strives to offer support as and where needed, we cannot assist postgraduate students with study techniques, study guidance, or study schedules.



School of Financial Planning Law

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