



College of Southern Maryland, Women & Math: Infinite Options

Your Career Opportunities as a Financial Planner Saturday, October 18, 2008

Plan Your Course to a Rewarding Career

Christine Parker is a CERTIFIED FINANCIAL PLANNER™ practitioner and President of Parker Financial, LLC; a fee only independent register investment adviser in the state of Maryland providing comprehensive financial planning and investment management services.

As a graduate of University of Maryland University College with a B.S. in Business Administration, Minor in Finance and Certificate of Financial Management, Mrs. Parker has also achieved a CERTIFIED FINANCIAL PLANNER™ designation from the CFP Board and Financial Planning Certificate from Georgetown University.

Mrs. Parker is member of the Financial Planning Association National Capital Chapter Board of Directors and Officers, member of the National Committee on Planned Giving®, instructor for the College of Southern Maryland, chair of the Charles County Chamber of Commerce Financial Services Council (2007-2008), chair of the Charles County Commission for Women (2008-2009), 1st Vice President of Zonta Club of Charles County Board of Directors and Officers and a representative of the 5th Congressional District Women's Network Advisory Committee.

What is Financial Planning?

A relatively young profession, financial planning emerged as a unique discipline about 30 years ago. Distinguishing it from other financial professions is its basic philosophy: financial planning is a process, not a product. Simply put, it is the process of determining how an individual can meet life goals through the proper management of his or her financial resources. A financial planner takes a "big picture" view of a client's financial situation and makes financial planning recommendations based on the client's needs in areas such as budgeting and saving, taxes, investments, insurance and retirement planning. Or, the planner may work with a client on a single financial issue but still within the context of that client's overall situation.

The CERTIFIED FINANCIAL PLANNER™ certification was created to meet the professional development needs of those seeking to become financial planners. As the financial planning profession has grown, the CFP® certification has matured and strengthened to become the gold standard for those seeking to demonstrate their competency as financial planners. The rigorous certification standards, which are regularly updated to reflect the current needs of practitioners and their clients, have become the bedrock for a global financial planning population.

Particularly within the last decade, demand for financial planners has risen as individuals have had to assume more responsibility for their own retirement and other financial decisions. Not surprisingly, consumer demand for competent financial planners has led to significant growth in the numbers who hold the CFP® certification marks. There are currently more than 56,000 CFP® professionals in the United States and another 51,000 plus professionals outside of the U.S.

Working as a Financial Planner

Recognizing financial planning's occupational benefits, the *2001 Jobs Rated Almanac* ranked financial planning as the top career choice in the country. The survey considered a number of factors while ranking hundreds of jobs and concluded that financial planners enjoy relatively low stress, have a high earning potential and enjoy a high degree of workplace autonomy. The personal satisfaction element cannot be underestimated. However, just as important as the satisfaction gained from finding client solutions is the satisfaction derived from solid career development. Firms

actively recruit CFP® certification holders to staff their expanding advisory divisions. Many of these firms have even begun to offer attractive incentives, both financial and developmental, to employees who earn CFP® certification.

CFP® Certification: How to Get it and Why

Much more than an educational designation, the CFP® certification is a professional credential that helps to set apart those serious about a career in financial planning. Certification requirements include initial and ongoing education, examination, experience and ethics components.

Parker studied at Georgetown University Financial Planning Certificate Program, one of the more than 300 programs registered with CFP Board to cover the 89-topic curriculum that represents the body of knowledge for financial planning. Along with the educational requirements, candidates for CFP® certification must pass the 10-hour, two-day CFP® Certification Examination, verify at least three years of full-time experience in the financial planning process and agree to abide by rigorous ethical and practice standards. Once certified, individuals must meet 30 hours of continuing education every two years.

Steps to achieving CFP® certification

- Complete the education requirement
- Pass the CFP® Certification Examination
- Verify completion of a bachelor's degree
- Meet the experience requirement
- Agree to adhere to CFP Board's *Code of Ethics* and pass background check
- Pay certification fees
- Receive authorization to use the CFP® certification marks

Benefits of being a CFP® practitioner

- Enhanced career opportunities
- Personal satisfaction in knowing you have earned the profession's highest standard
- Satisfied clients who appreciate the comprehensive approach financial planning

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Presented by: Christine Marie Parker, CFP®, President, Parker Financial, LLC

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