Diploma
Financial Planning

Start today
1300 738 955

5 star education experience
★ RG146 / ASIC compliant
★ Nationally accredited courses
★ Qualified trainers with extensive financial planning experience
★ Engaging and carefully structured course materials
★ Course notes written by Financial Advisers

Education for the real world
A financial planning course to **build the future you want**

To successfully launch your career in financial services, Monarch’s Diploma of Financial Planning provides you with the necessary certification (known as RG146) to be ASIC compliant.

A Diploma of Financial Planning, puts you on the path to become a successful financial adviser, or gives you the qualification to work in a variety of roles within the financial services industry.

Monarch’s Diploma of Financial Planning is a nationally accredited course that covers all the fundamentals of financial planning and financial services.
Our students come from a range of backgrounds

• You might be a school leaver, uni student, graduate or someone who is changing careers. You may want to build a career in the financial services industry.

• You might be a paraplanner, accountant or someone working within a bank, insurance or superannuation company. You may be working within the industry and want to build on your existing knowledge and experience.

Study anywhere and anytime you choose

Face-to-face workshops

• Attend 8 days (or evening equivalent) of accelerated learning workshops plus complete pre-reading and post workshop assessments.

• Study at Monarch training centres across Australia. We provide onsite training for group instruction at your office where requested. View the workshop timetable at www.monarch.edu.au/timetable

Accelerated learning can be achieved by attending face-to-face workshops conducted in a classroom environment. They enable you to learn efficiently in a structured and engaging environment. You can interact and network with other students under the guidance of industry professionals who “bring the course to life” and provide a “real world” perspective.

Distance/Online learning

• Study at your own pace (take up to 18 months). There is no minimum timeframe for completion as it is dependent on your previous education, work experience, time availability and work rate.

• Enrol anytime to commence this course!

Distance / Online learning allows you to start a course when and where it is convenient for you to study. Distance learning is particularly popular with stay-at-home parents, full time employees, or anyone seeking maximum flexibility. You will be well supported throughout your course by Monarch’s dedicated distance education support team, available both over the phone and online.
Government funding –
are you eligible?

Jobs for Your Future

This initiative means that if you wish to gain a Diploma of Financial Planning, and you are eligible, you will only have to pay $495 (normally $3,000+) and the Government will subsidise the balance. You DO NOT have to repay the Government – the funding is not a loan.

To be eligible for Skills Victoria Funding you must meet the following criteria:

- Be an Australian citizen or permanent resident
- Be 16 years or older
- Not hold an equivalent diploma or higher qualification than this diploma.

Please see our website for further information or call us on 1300 738 955.
## Course outline

### DFP 1 - Foundations of Financial Planning
- Fundamentals of the Australian economy
- Financial markets & participants
- Regulatory environment
- Australian licensing framework
- Establishing client relationships
- The six step process
- Identifying client goals and objectives
- Analysing client risk profile
- Developing financial planning strategies
- Presenting strategies to clients
- Implementation of strategies
- Code of ethics
- Introduction to taxation
- Introduction to social security
- Estate planning fundamentals
- Risk management within a financial services office

### DFP 2 – Investment Planning
- Key asset classes
- Securities – money market instruments
- Securities – fixed interest and bonds
- Securities – property
- Securities – shares
- Securities – alternative investments
- Risk and return
- Investing in each asset class
- Difference between income and growth
- Dollar cost averaging
- Diversification
- Managed investments
- Index funds
- Fund managers
- Investment platforms
- Strategic asset allocation
- Tactical asset allocation
- Time value of money
- Application of investment principles

### DFP 3 - Superannuation & Retirement Planning
- Superannuation in Australia
- Accumulation funds and defined benefit funds
- Who can contribute into superannuation
- Different kinds of contributions
- Taxation and superannuation earnings
- Superannuation guarantee
- Government co-contribution
- Super splitting and how it works
- Salary sacrifice and how it is applied
- Role and responsibilities of superannuation trustees
- How SMSF’s operate
- Mechanics of a superannuation pension
- Preservation age and accessing superannuation
- Tax applicable to superannuation benefits
- Benefits of a transition-to-retirement strategy

### DFP 4 – Insurance & Risk Management
- Relationship between risk and insurance
- Basic characteristics of insurance
- General insurance
- Different types of insurance contracts
- Term life insurance
- Total and permanent disability insurance
- Critical illness (trauma) insurance
- Income protection insurance
- Taxation and personal insurance
- Identifying a client’s insurance needs

## Accredited – RG146 / ASIC compliant

Monarch Institute’s Diploma of Financial Planning is Government accredited. It has National recognition under the Australian Qualifications Framework (AQF) meaning it can be used as a pathway to a university qualification, nationwide. The course is ASIC compliant, having been approved by ASIC authorised assessors in meeting ASIC Policy Statement 146 (known as RG146) and is listed on the ASIC training register.
You are required to complete a variety of assessment tasks demonstrating your skills and knowledge. These include:

- Online case studies
- Online multiple choice and short answer questions
- Role plays or simulation exercises
- Online Projects

**Assessments**

After successfully completing the Diploma of Financial Planning you may commence the Advanced Diploma of Financial Planning.

**Further study options**

**Enrol today**

Commence your Diploma of Financial Planning with Monarch Institute today to successfully launch your career!

To discuss the course that’s right for you call us on **1300 738 955**

To find out more information email us on **admin@monarch.edu.au**

To enrol, visit our website **www.monarch.edu.au**