

York University
School of Administrative Studies
ADMS 4506 Winter 2026 Course Outline

Professional Financial Planning
Online: Asynchronous & Synchronous



Instructor	Daniel Richards
Email	danwrich@yorku.ca
Class Time	Mondays at 7:00 p.m. EST
Office Hours	By appointment. Please email me to set up a time
Course	https://eclass.yorku.ca/course/view.php?id=139480
Website	https://fpcanadainstitute.brightspace.com/d2l/home/7854

Course Description

This course teaches students how to apply the technical knowledge from their financial planning courses to the practice of financial planning with clients who have situations and/or needs at various levels of complexity. The program introduces models, guidance and techniques for undertaking all phases of the financial planning process as well as key concepts in human behaviour and ethics.

The course uses real-world case scenarios to develop a deep understanding of, and competence in, holistic financial planning, applying key facets of human behaviour and addressing common ethical dilemmas in client situations at all levels of complexity.

This course fulfills both the Introduction to Professional Ethics (IPE) requirement as well as the Professional Education Program requirement for CFP qualifications through FP Canada.

Prerequisites: ADMS 3520, 3531, 3541, 4505 and 4507.

Only 4505 and 4507 are listed in the course calendar, however 3520, 3531 and 3541 are all pre-requisites for those courses. You can do 4507 at the same time as 4506. If you have not completed any of the other courses, you will be de-enrolled. This is a strict requirement from FP Canada so there are no exceptions.

Course materials

In order to access online course materials through FP Canada, please complete the Student Registration Application at the link below no later than January 8, 2026. Login and password information will be emailed to you once your application has been received.

Link to Student Registration Application: <https://online.fpcanada.ca/psi-pep-student-registration?uid=0e8c116174294c2fb04f42edbf6803ca>

Relevant University, LA&PS, and School of Administrative Studies Regulations

The regulations on many aspects of coursework that apply to you are on: <https://sas.laps.yorku.ca/students/school-policies/>. You are responsible for understanding and following these regulations.

Learning Outcomes

Upon completion of this course, you will be able to:

- Develop a value proposition tailored to their clients' needs
- Understand what is involved in developing terms of engagement
- Implement strategies for an effective discovery
- Analyze data gathered from discovery
- Build a plan that considers prioritizing recommendations, ethics, and behavioural economics
- Understand the importance of helping clients implement the plan,
- Ensure, once a plan is in place, that it continues to be relevant for the client
- Behavioural economics strategies to help overcome a potential reluctance to re-engage clients, particularly when investment values have declined.

Evaluation Scheme

Attendance/participation/completion	5%
Introduction to Professional Ethics (IPA)	5%
Professional Ethics Program (PEP)	90%

Note: While the York University grading system will be followed, to meet the requirements for CFP® certification, as set out by FP Canada™, students must achieve a minimum grade of 60% in order to fulfill the CFP Professional Education Program requirement. For additional information on the requirements for CFP certification, visit the [FP Canada Website](#).

Topical Coverage

Due dates, topics and zoom sessions are subject to change.

- You can work at your own pace but must complete the assignments by the due dates listed below. You will not have access to each unit until you complete the previous unit.
- [Dates listed in blue](#) are synchronous zoom dates. They count towards your attendance and participation mark.

Unit	Start Date	Topic/Coverage	Due Date
IPE	Monday, January 5	Zoom: Introduction to the course Introduction to Professional Ethics (IPE)	January 12
1	Monday, January 12	Unit 1: Value Proposition	January 19
2	Monday, January 19	Unit 2: Terms of Engagement Zoom: Topic FP Canada/ FPAC	January 26
3	Monday, January 26	Unit 3: Discovery	February 9
4	Monday, February 9	Unit 4: Analysis Zoom: Sunlife	February 23
Reading Week February 17 – 23			
5	Monday, March 2	Unit 5: Recommendations and Financial Plan	March 9
6	Monday, March 9	Unit 6: Implement Recommendations Zoom: TBD	March 16
7	Monday, March 16	Unit 7: Monitor and Review	March 23
FA	Monday, March 23	Final Assessment	April 10
FA	Monday, March 30	Final Assessment (cont'd) Zoom: TBD	April 10

Summary of Assignment Weighting and Due Dates

Assignment	Weighting	Due Date
IPE	5%	Monday, January 15 7 p.m.
PEP: Unit 1 Assignment	2.25%	Monday, January 22 7 p.m.
PEP: Unit 2 Assignment	2.25%	Monday, January 29 7 p.m.
PEP: Unit 3 Assignment	13.5%	Monday, February 12 7 p.m.
PEP: Unit 4 Assignment	9%	Monday, February 23 7 p.m.
PEP: Unit 5 Assignment	13.5%	Monday, March 9 7 p.m.
PEP: Unit 6 Assignment	2.25%	Monday, March 16 7 p.m.
PEP: Unit 7 Assignment	2.25%	Monday, March 23 7 p.m.
PEP: Final Assessment (FA)	45%	Friday, April 10 th 11:59 p.m.
Participation	5%	Through out