

## DIPLOMA IN FINANCIAL PLANNING

Dip (Financial Planning) - NQF Level 6 (360 credits)

**Qualification code: DFP20**

SAQA ID: 110665, CHE NUMBER: H/H16/E086CAN

Campus where offered:

Ga-Rankuwa Campus

### REMARKS

a. *Admission requirement(s) and selection criteria:*

• **APPLICANTS WHO OBTAINED A SENIOR CERTIFICATE BEFORE 2008:**

**Admission requirement(s):**

A Senior Certificate or an equivalent qualification, with at least a D symbol at Higher Grade for English and a C symbol at Standard Grade for Mathematics.

**Selection criteria:**

Swedish formula:

SYMBOL	HG VALUE	SG VALUE
A	7	6
B	6	5
C	5	4
D	4	3
E	3	2
F	2	1

To be considered for this qualification, applicants must have a score of **22** or more.

• **APPLICANTS WHO OBTAINED A NATIONAL SENIOR CERTIFICATE IN OR AFTER 2008:**

**Admission requirement(s):**

A National Senior Certificate with a bachelor's degree, or a diploma, endorsement or an equivalent qualification, with an achievement level of at least 4 for English (home language or first additional language), 3 for Accounting or 3 for Mathematics or Technical Mathematics or 5 for Mathematical Literacy.

**Selection criteria:**

To be considered for this qualification, applicants must have an Admission Point Score (APS) of at least **22** or at least **24** (with Mathematical Literacy). Life Orientation is excluded for APS calculation.

• **FOR APPLICANTS WITH A NATIONAL CERTIFICATE (VOCATIONAL) AT NQF LEVEL 4:**

**Admission requirement(s):**

A National Certificate (Vocational) at NQF Level 4 with a bachelor's degree or a diploma endorsement, with at least 50% for English (home language or first additional language and 40% for Mathematics or 60% for Mathematical Literacy, 40% for Life Orientation (excluded for APS calculation), and 50% for any other three compulsory vocational subjects.

**Selection criteria:**

To be considered for this qualification, applicants must have an Admission Point Score (APS) of at least **22** or at least **24** (with Mathematical Literacy). Life Orientation is excluded for APS calculation.



- **FOR APPLICANTS WITH A NATIONAL N DIPLOMA AS PUBLISHED IN NATED 191 (NQF LEVEL 5) :**

**Admission requirement(s):**

A National Senior Certificate (NSC) with at least 50% (APS score of 4) for English, and a National N Diploma (Nated 191: N4/N5/N6) at NQF Level 5, issued by the Council for Quality Assurance in General and Further Education and Training (Umalusi), with at least 40% (APS of 3) for Financial Accounting at NQF Level 5 averaged from the combination of N4 Financial Accounting and N5 Financial Accounting and N6 Financial Accounting at NQF Level 5.

Applicants will be exempted from certain NQF Level 5 modules on the grounds of N4/N5/N6 modules passed.

- **APPLICANTS WITH QUALIFICATIONS ON THE HIGHER EDUCATION QUALIFICATION SUB-FRAMEWORK (HEQSF) OFFERED BY UNIVERSITIES OF TECHNOLOGY:**

A Higher Certificate in Accounting, or any other equivalent recognised certificate at NQF Level 5. Applicants will be exempted from equivalent modules on condition that 50% per module is achieved.

*b. Assessment procedure(s):*

No further assessment will be done. Please take note that all completed applications received within the published due dates will be ranked. After consideration of the Departmental Student Enrolment Plan, only the top ranking applicants will be selected. Once a programme is full, a waiting list will be in place to provide an opportunity for applicants to fill places of those who did not register on time. Applicants will be informed of their status per official letter from the Office of the Registrar, alternatively, they can check their application status on the TUT website, [www.tut.ac.za](http://www.tut.ac.za).

*c. Recognition of Prior Learning (RPL), equivalence and status:*

See Chapter 30 of Students' Rules and Regulations.

*d. Intake for the qualification:*

January only.

*e. Presentation:*

Day classes.

*f. Minimum duration:*

Three years.

*g. Exclusion and readmission:*

See Chapter 2 of Students' Rules and Regulations.

*h. WIL in Financial Planning (Simulation) I, II and III:*

See Chapter 5 of Students' Rules and Regulations.

## CURRICULUM

### FIRST YEAR

CODE	MODULE	NQF-L	CREDIT	PREREQUISITE MODULE(S)
ACL125X	Academic Literacy I (block module)	(5)	(2)	
CPI105X	Computer Literacy I	(5)	(10)	
FAN105D	Financial Accounting I	(5)	(24)	
LF1125X	Life skills I (block module)	(5)	(2)	



**FIRST SEMESTER**

13P115X	Communication for Academic Purposes I	(5)	(10)	
FFP115D	Fundamentals of Financial Planning I	(5)	(12)	
MIE115D	Micro Economics	(5)	(12)	

**SECOND SEMESTER**

BCO115D	Business Communication I	(5)	(12)	
BMS115D	Business Mathematics	(5)	(12)	
MCS115D	Macro Economics	(5)	(12)	Micro Economics
WFP115D	WIL in Financial Planning (Simulation) I	(5)	(12)	

TOTAL CREDITS FOR THE FIRST YEAR: **120**

**SECOND YEAR**

CODE	MODULE	NQF-L	CREDIT	PREREQUISITE MODULE(S)
CFF206D	Corporate Finance for Financial Planners II	(6)	(24)	Business Mathematics Financial Accounting I
ETL206D	Estate and Tax Planning II	(6)	(24)	Fundamentals of Financial Planning I
FFP206D	Fundamentals of Financial Planning II	(6)	(24)	Fundamentals of Financial Planning I WIL in Financial Planning (Simulation) I
WFP206D	WIL in Financial Planning (Simulation) II	(6)	(24)	WIL in Financial Planning (Simulation) I

**FIRST SEMESTER**

MKT215D	Marketing I	(5)	(12)	
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**SECOND SEMESTER**

CFP215D	Commercial Law for Financial Planners I	(5)	(12)	
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TOTAL CREDITS FOR THE SECOND YEAR: **120**

**THIRD YEAR**

CODE	MODULE	NQF-L	CREDIT	PREREQUISITE MODULE(S)
ETL306D	Estate and Tax Planning III	(6)	(24)	Estate and Tax Planning II
FPL306D	Financial Planning III	(6)	(24)	Fundamentals of Financial Planning II
RFP306D	Risk and Insurance for Financial Planners III	(6)	(24)	Fundamentals of Financial Planning I
WFP306D	WIL in Financial Planning (Simulation) III	(6)	(24)	WIL in Financial Planning (Simulation) II

**FIRST SEMESTER**

FPP315D	Financial Planning Practice and Ethics III	(5)	(12)	Fundamentals of Financial Planning I
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## SECOND SEMESTER

CDE316D	Credit and Debt Management III	(6)	(12)	Fundamentals of Financial Planning I
TOTAL CREDITS FOR THE THIRD YEAR:			<b>120</b>	
TOTAL CREDITS FOR THE QUALIFICATION:			<b>360</b>	

### MODULE INFORMATION (OVERVIEW OF SYLLABUS)

The syllabus content is subject to change to accommodate industry changes. Please note that a more detailed syllabus is available at the Department or in the study guide that is applicable to a particular module. At time of publication, the syllabus content was defined as follows:

#### A

##### **ACADEMIC LITERACY I (ACL125X)**

##### **CONTINUOUS ASSESSMENT**

*(Module custodian: Directorate of Library and Information Services)*

Introduction of information literacy. Development of a search strategy and application of a search string to search engines and academic databases. Evaluation of information sources. Ethical and legal use of information. (Total notional time: 20 hours)

#### B

##### **BUSINESS COMMUNICATION I (BCO115D)**

##### **1 X 3-HOUR PAPER**

*(Module custodian: Department of Auditing)*

To demonstrate the competency and the ability to present and communicate complex information in business management in a reliable, effective and coherent manner using both oral and written communication for academic purposes. (Total notional time: 120 hours)

##### **BUSINESS MATHEMATICS (BMS115D)**

##### **1 X 3-HOUR PAPER**

*(Module custodian: Department of Mathematics and Statistics)*

The module will equip students with the ability to perform calculations. Furthermore, the module will provide students with knowledge of the application of interest calculations using numbers, ratios, exponential formulas, graphs, sequence and series and simple and compound interest calculations. (Total notional time: 120 hours)

#### C

##### **COMMERCIAL LAW FOR FINANCIAL PLANNERS I (CFP215D)**

##### **1 X 3-HOUR PAPER**

*(Module custodian: Department of Law)*

Nature and extent of South African law, source of law, the South African Judiciary, introduction to the law of contract and basic concepts, serious intention, communication consensus, factors influencing consensus. Capacity to perform juristic acts as requirement for formation of a contract, possibility of performance as requirement for the formation of a contract (physical and legal impossibility), and Formalities required for a valid contract, The parties to a contract and contents of a contract, Breach of contract, Remedies for breach of contract, Termination of the contract and Contract of sale. (Total notional time: 120 hours)

##### **COMMUNICATION FOR ACADEMIC PURPOSES I (13P115X)**

##### **1 X 3-HOUR PAPER**

*(Module custodian: Department of Auditing)*

A workable knowledge of English is an essential skill for any graduate who is required to conduct themselves successfully in a professional working environment. This module will equip students with the competencies required to compose a selection of written texts related to communicating both internally and externally within a professional environment. In addition, the module includes strategies that are essential for the effective communication in various situations, including small groups to avoid unproductive conflict, a multicultural context, etc. (Total notional time: 100 hours)



**COMPUTER LITERACY I (CPI105X)****CONTINUOUS ASSESSMENT*****(Module custodian: End User Computing Unit)***

This module provides foundational knowledge in computing fundamentals, essential digital skills in key applications based on MS Office Suite and network basics (i.e. MS Outlook and Internet). Online exams are mapped with End-User Computing: SAQA 49077 (61591) Core Element as well as Internet and Computing Core Certification (IC3). (Total notional time: 100 hours)

**CORPORATE FINANCE FOR FINANCIAL PLANNERS II (CFF206D)****1 X 3-HOUR PAPER*****(Module custodian: Department of Finance and Investment)***

Theoretical knowledge of the role and environment of managerial finance, analysis of financial statements, time value of money and introduction of risk and return. (Total notional time: 240 hours)

**CREDIT AND DEBT MANAGEMENT III (CDE316D)****1 X 3-HOUR PAPER*****(Module custodian: Department of Finance and Investment)***

Credit types, using credit cards/revolving credit for emergency funding, appropriate and inappropriate uses and level of debt and approaches to debt management. (Total notional time: 120 hours)

**E****ESTATE AND TAX PLANNING II (ETL206D)****1 X 3-HOUR PAPER*****(Module custodian: Department of Finance and Investment)***

Knowledge of basic estate and tax planning principles within the context of South African legislation, this includes role players and fiduciary services, regulatory compliance with key legislation, marriage and divorce law, income tax, capital gains tax, estate duty, other taxes and estate planning. (Total notional time: 240 hours)

**ESTATE AND TAX PLANNING III (ETL306D)****1 X 3-HOUR PAPER*****(Module custodian: Department of Finance and Investment)***

Strategies aimed at saving estate duty, valuation of limited rights, types and uses of trusts, administration of trusts, intestate succession, wills objectives and legal aspects, practical and legal aspects of will drafting and administration of deceased estate. (Total notional time: 240 hours)

**F****FINANCIAL ACCOUNTING I (FAN105D)****1 X 3-HOUR PAPER*****(Module custodian: Department of Accounting)***

The accounting process for recording of transactions from source documents through to the financial statements of a sole trader, close corporation and non-profit organisation. The focus is on the measurement and recognition of Value Added Tax (VAT), assets, liabilities, income and expenses; recognition of accounting adjustments and period end adjustments. The accounting process for recording of transactions from source documents through to the financial statements of a partnership, the disposal of non-current assets. (Total notional time: 240 hours)

**FINANCIAL PLANNING III (FPL306D)****1 X 3-HOUR PAPER*****(Module custodian: Department of Finance and Investment)***

Principles and practice of financial planning, the regulatory environment, the financial advisory and intermediary services act, counter- money laundering, the time value of money, risk management and principle of insurance. (Total notional time: 240 hours)

**FINANCIAL PLANNING PRACTICE AND ETHICS III (FPP315D)****1 X 3-HOUR PAPER*****(Module custodian: Department of Finance and Investment)***

Financial planning practice standards, financial planner code of ethics and professional responsibility, professional conduct of an appropriate professional associations and implementing the practice standard and the code of ethics in practice. (Total notional time: 120 hours)

**FUNDAMENTALS OF FINANCIAL PLANNING I (FFP115D)****1 X 3-HOUR PAPER*****(Module custodian: Department of Finance and Investment)***

Introduction to financial planning profession, the client and the financial planning process, financial advisory and intermediary services act, anti-money laundering and counter terrorist legislation, financial calculation and time value of money, general principles of risk management and insurance law, and investment planning. (Total notional time: 120 hours)



**FUNDAMENTALS OF FINANCIAL PLANNING II (FFP206D)**  
**(Module custodian: Department of Finance and Investment)**

**1 X 3-HOUR PAPER**

This module will equip students with knowledge of the Insurance product and the Long-Term Insurance Act, 1998 (Act No 52 of 1998), healthcare, investment planning, personal financial management, individual retirement planning and business insurance. (Total notional time: 240 hours)

**L**

**LIFE SKILLS I (LF1125X)**

**CONTINUOUS ASSESSMENT**

**(Module custodian: Directorate of Student Development and Support)**

Personal, socio-emotional and academic skills development for students in higher education. This module includes 1. Intra- and interpersonal skills (e.g. emotional intelligence, relationships, and conflict management); 2. General study skills (e.g. time management, goal setting, learning styles); 3. Health and wellness (e.g. HIV/AIDS, GBV issues, substance abuse); 4. Student life and adjustment (e.g. identity development, adjusting to a higher education environment); and 5. Financial management. (Total notional time: 20 hours)

**M**

**MACRO ECONOMICS (MCS115D)**

**1 X 3-HOUR PAPER**

**(Module custodian: Department of Economics)**

This module presents principles of macroeconomics and their applications in the context of goods and financial markets. Macroeconomic models such as AD-AS and IS-LM will be applied to real world scenario to demonstrate macroeconomic concepts such as economy's output levels and determination of interest rates. (Total notional time: 120 hours)

**MARKETING I (MKT215D)**

**1 X 3-HOUR PAPER**

**(Module custodian: Department of Marketing, Supply Chain and Sport Management)**

Fundamentals of marketing, the modern marketing environment, the marketing policy instruments, marketing information and research, consumer and business behaviour, market segmentation, targeting and positioning targeted marketing, the marketing mix that includes product, price, promotion and distribution decisions and service marketing. (Total notional time: 120 hours)

**MICRO ECONOMICS (MIE115D)**

**1 X 3-HOUR PAPER**

**(Module custodian: Department of Economics)**

This module covers basic principles and application of microeconomics. It introduces topics in economics including the basic economic problems, factors of production and their rewards, the concepts and applications of elasticity, consumer theory and firms' output decisions, and market structures. Furthermore, this module prepares students with the knowledge, skills, and attitude they need to operate ethically and responsibly as economic officers, financial advisers, and to be able to respond to the challenges of the economic environment. (Total notional time: 120 hours)

**R**

**RISK AND INSURANCE FOR FINANCIAL PLANNERS III (RFP306D)**

**1 X 3-HOUR PAPER**

**(Module custodian: Department of Finance and Investment)**

Theoretical knowledge of risk and insurance planning principles within the context of South African legislation this include risk management principles, insurance planning objectives, analysis and evaluation of risk exposures, risk strategies, risk products, insurance and claims process and product/adviser/company selection and due diligence. (Total notional time: 240 hours)

**W**

**WIL IN FINANCIAL PLANNING (SIMULATION) I (WFP115D)**

**WORK-INTEGRATED LEARNING**

**(Module custodian: End User Computing Unit)**

Practical skills of financial planning through case studies including financial planning principle, corporate finance principles, estate and tax planning principles and working capital. (Total notional time: 120 hours)



**WIL IN FINANCIAL PLANNING (SIMULATION) II (WFP206D)**  
***(Module custodian: Department of Finance and Investment)***

Knowledge in applying financial planning principles to case studies that will be including financial planning principles, corporate finance principles, estate and tax planning principles. (Total notional time: 240 hours)

**WORK-INTEGRATED LEARNING**

**WIL IN FINANCIAL PLANNING (SIMULATION) III (WFP306D)**  
***(Module custodian: Department of Finance and Investment)***

Knowledge in applying financial planning principles to case studies that will be including financial planning principles, corporate finance principles, estate and tax planning principles, professional, standards and ethics, and working capital. (Total notional time: 240 hours)

**WORK-INTEGRATED LEARNING**

