

# Your Career in Financial Planning

- Distinguish yourself as a financial planning professional
- Earn the CFP™ certification - the financial planning certification that consumers recognize, respect and demand
- Join the select group of over 37,000 CFP certificants who have taken this step



## Steps to Initial CFP™ Certification

### 1. Complete the Education Requirement

Before applying for the CFP™ Certification Examination, you must complete the education requirements set by the CFP Board.

You can fulfill the education requirement through one of three paths:

- Complete a CFP Board-Registered Education Program.  
There are more than 180 academic programs at colleges and universities across the country from which to choose. These programs include credit and non-credit certificate programs and undergraduate and graduate degree programs. They have various delivery formats and schedules, including classroom instruction, self-study, and on-line delivery. Many of the Registered Programs also provide in-house educational programs for individual companies. A complete listing of the Registered Programs can be found on our Web site at [www.CFP-Board.org](http://www.CFP-Board.org).
- Apply for Challenge Status.  
Certain degrees and professional credentials allow you to sit for the CFP™ Certification Examination without completing a CFP Board-Registered Program.

Academic degrees and credentials that fulfill the educational requirements include:

- Certified Public Accountant (CPA)
  - Chartered Financial Analyst (CFA)
  - Chartered Financial Consultant (ChFC)
  - Chartered Life Underwriter (CLU)
  - Licensed attorney
  - Doctor of Business Administration
  - Ph.D. in business or economics
- Request a Transcript Review.  
Certain industry credentials recognized by the CFP Board or the successful completion of upper-division level college courses may satisfy some or all of the education requirements set by the CFP Board.

Please refer to the *Guide to CFP™ Certification* or visit our Web site at [www.CFP-Board.org](http://www.CFP-Board.org) for more details.

# Steps to Initial Certification - Continued

## 2. Pass the CFP™ Certification Examination

The CFP™ Certification Examination tests your ability to apply your financial planning knowledge to client situations. The 10 hour exam is divided into three separate sessions. Because of the integrated nature of financial planning, however, each session may cover all topics. All questions are multiple choice, including those questions related to case problems.

The examination is administered three times a year - generally on the third Friday and Saturday of March, July, November - at about 45 domestic locations. The application deadline is approximately seven weeks prior to each examination date (e.g. Feb. 1, June 1, and Oct. 1). Application forms can be downloaded at [www.CFP-Board.org](http://www.CFP-Board.org) or mailed to you if you call 1-800-487-1497. Completed applications, including the payment of the \$595 fee, must be received by the deadlines printed on the applications - there are no exceptions.

### **Review Courses**

The CFP Board maintains a list of review courses, offered by independent firms, designed to assist individuals in preparing for the CFP™ Certification Examination. A current list of review course providers is available at [www.CFP-Board.org](http://www.CFP-Board.org). The CFP Board neither evaluates the quality of the review courses nor endorses any program.

## 3. Meet the Experience Requirement

At least three years of qualifying full-time work experience are required for certification. Qualifying experience includes work that can be categorized into one of the six primary elements of the personal financial planning process. Experience can be gained in a number of ways including:

- the delivery of all, or of any part, of the personal financial planning process to a client
- the direct support or supervision of individuals who deliver all, or any part, of the personal financial planning process to a client
- teaching all, or any part, of the personal financial planning process

## 4. Adhere to the *Code of Ethics and Professional Responsibility* and Pass Background Check

After you have met the education, examination and work experience requirements you must disclose past or pending litigation or agency proceedings and agree to abide by the CFP Board's *Code of Ethics and Professional Responsibility and Financial Planning Practice Standards*. A background check will also be conducted.

## 5. Pay Certification Fees

Upon successfully completing the first three steps, fees will apply as follows:

- A one-time, non-refundable initial certification application fee of \$100 for the background checks as noted above
- A biennial certification fee of \$300

## 6. Receive Authorization to use the CFP™, CERTIFIED FINANCIAL PLANNER™, and marks.

Certified Financial Planner Board of Standards  
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