



What is a CFP?

What is a Certified Financial Planner™ (CFP)?

Be wary of people who call themselves financial planners, but appear less interested in your real needs and goals and more interested in pushing financial products. A CERTIFIED FINANCIAL PLANNER™ professional can help you address a variety of financial needs. CFP® practitioners have pledged to put your interests before their own.

To earn the prestigious CFP® certification and remain certified as a CFP® professional, individuals must meet four main requirements:

Examination. They must successfully complete the CFP® Board and comprehensive certification examination, which tests the individual's knowledge across the disciplines of financial planning.

Experience. They must complete three to five years' financial planning-related experience before achieving the right to use the CFP® marks.

Ethics. They must voluntarily abide by the CFP Board's code of ethics and additional requirements as mandated. CFP® professionals who violate the code can be disciplined, including the permanent loss of the right to use the CFP® marks.

Education. Thirty hours of continuing financial planning and ethics education must be completed every two years.

Achievement and compliance in these four areas assures you that a professional who holds the CFP® certificate is well prepared and qualified to give you competent advice.

For reasons of competence and commitment to financial planning excellence, the FPA recommends the use of a CERTIFIED FINANCIAL PLANNER™ professional for your financial planning needs. There are also other credible designations such as the Chartered Financial Consultant (ChFC) and the Personal Financial Specialist (PFS), which have their roots in the financial disciplines of insurance and accounting.

ABOUT THE FPA OF IOWA

The Financial Planning Association of Iowa (FPA of Iowa) is a not for profit professional association that fosters the value of financial planning and advances the financial planning profession. The FPA of Iowa consists of more than 180 members from all around Iowa.