

Let Us Be Your Guide

to CFP® Certification

ENTER »



COLLEGE FOR
FINANCIAL PLANNING®
A KAPLAN COMPANY



As the creator of the CERTIFIED FINANCIAL PLANNER™ certification, the College for Financial Planning®—a Kaplan Company has rich heritage in financial planning education.* You can feel confident in choosing the College for all your CFP® certification needs.

OVERVIEW

EDUCATION
REQUIREMENTS

EXAMINATION
& EXPERIENCE

EDUCATION
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EXAM PREP

Kick-Start Your Career With a Free Webinar

We'd like to invite anyone interested in CFP® certification to view our informational webinar to learn more.

[Choose a Session »](#)

CFP® certification is the recognized standard of excellence for personal financial planning. The Certified Financial Planner Board of Standards, Inc. (CFP Board) owns the CFP® marks and is accountable to the public by fostering personal financial planning professional standards through the setting and enforcement of education, examination, experience, and ethics (the Four Es) requirements.

Your Dedicated CFP® Certification Program Partner

The path to achieving CFP® certification is challenging, but you can trust our study tools and support to navigate through the curriculum and earn your CFP® mark.

You may be wondering:

- What is the value of CFP® certification in today's market?
- What are the education and work experience prerequisites?
- What concepts will I learn?
- How is the exam formatted?
- What is the time commitment?
- How do I prepare for the CFP® exam?

As your committed CFP® certification prep partner, we've developed this guide to introduce you to the benefits of CFP® certification and "the Four Es," summarize the steps needed to obtain and maintain your CFP® certification, and highlight our exam prep programs.

*In 1969, the International Association for Financial Planners (IAFP) and the College for Financial Planning were created to help meet the financial needs of Americans.

In 1985, the College entered an agreement to establish an independent, nonprofit certifying and standards-setting organization. Ownership of the CFP® marks and responsibility for continuing the CFP® certification program was transferred to the new organization, International Board of Standards and Practices for Certified Financial Planners, Inc. (IBCFP), now known as CFP Board. For more information please visit www.cfp.net/about-cfp-board/history.





Education

CFP Board's Knowledge Criteria

Each candidate must meet the knowledge criteria set forth by CFP Board prior to sitting for the exam. There are three ways candidates can fulfill the required comprehension of the nearly 100 integrated financial planning topics:

Option A Complete a CFP Board-Registered Program

Option A: Complete a CFP Board-Registered Program.

Academic programs include credit and non-credit certificate programs, as well as undergraduate and graduate degree programs.

CFP Board-registered programs are offered across the country. College for Financial Planning®—a Kaplan Company's education program is CFP Board-registered. The coursework you complete may also be eligible for transfer credit into a Master of Science Degree in Personal Financial Planning.

In addition, the College's Master of Science in Personal Financial Planning is a CFP Board-approved master's program that fulfills education requirements to sit for the national CFP® exam.

Option B Qualify for Accelerated Path

Option B: Qualify for Accelerated Path

Academic degrees and credentials that fulfill CFP Board education requirement[†] include:

- Certified Public Accountant (CPA) (inactive license acceptable under specific terms)
- Chartered Financial Analyst® (CFA®)
- Chartered Financial Consultant® (ChFC®)
- Chartered Life Underwriter® (CLU®)
- Licensed Attorney (inactive license acceptable under specific terms)
- Doctor of Business Administration (degree must be from a regionally accredited US college or university)
- PhD in business, finance, or economics (degree must be from a regionally accredited US college or university)
- CFP® certification from the Financial Planning Standards Board Ltd. (FPSB) affiliate located in your territory of residence outside the US

Option C Request a Transcript Review

Option C: Request a Transcript Review.

Successful completion of upper-division level college courses or certain industry credentials recognized by CFP Board may satisfy some or all of the education requirements. Industry credentials include:

- Associate of Society of Actuaries (ASA)
- Enrolled Agent (EA)
- Certified Employee Benefits Specialist (CEBS)
- Fellow of the Society of Actuaries (FSA)

Bachelor's Degree Requirement

Candidates must earn a bachelor's degree from an accredited college or university within 5 years after passing the exam to receive CFP® certification. Attaining a bachelor's degree is not a requirement to be eligible to take the CFP® exam and does not have to occur before sitting for the exam or fulfilling the work experience.

[†] Not including capstone course





Examination

Exam Format

The CFP® exam is offered in a computer-based format during an 8-day (Tuesday to Tuesday) testing window. Candidates choose their test day and Prometric testing location and then sign up for a 7-hour testing window. The exam consists of check-in, two 3-hour testing sessions, and a scheduled 40-minute break.

[View Current Exam Dates and Registration Date at CFP.NET »](#)

A completed application, including a payment of \$825 and the proper documentation, must be received by the exam application deadline.

TOPIC	% OF EXAM
Professional Conduct and Regulation	8%
General Financial Planning Principles	15%
Risk Management and Insurance Planning	11%
Investment Planning	17%
Tax Planning	14%
Retirement Savings and Income Planning	18%
Estate Planning	10%
Psychology of Financial Planning	7%

Eligibility

Candidates are able to register for the CFP® exam prior to completing the education coursework requirement, pending CFP Board receives verification of your coursework completion by the education verification deadline. Candidates are always eligible to register for the exam if their education has already been submitted to CFP Board by their Registered Program.

Work Experience, Ethics Requirement, and CFP® Certification Renewal

Work Experience

Professional experience (6,000 hours) in relevant personal financial planning activities, or apprenticeship experience (4,000 hours) that meets additional requirements, is required to meet the experience requirement. This experience must be completed in 10 years preceding the exam and within 5 years after the exam in order to receive CFP® certification. Qualifying experience must fit within one or more of CFP Board's primary elements of personal financial planning.

- Understanding the Client's Personal and Financial Circumstances
- Identifying and Selecting Goals
- Analyzing the Client's Current Course of Action and Potential Alternative Course(s) of Action
- Developing the Financial Planning Recommendation(s)
- Presenting the Financial Planning Recommendation(s)
- Implementing the Financial Planning Recommendation(s)
- Monitoring Progress and Updating

Ethics Requirement

CFP® professionals agree to adhere to the high standards of ethics and practice outlined in CFP Board's Code of Ethics and Standards of Conduct. Applicants for CFP® certification must pass CFP Board's Candidate Fitness Standards, which outlines conduct that prohibits an individual from being certified. An ethics declaration is required, and a background check is also conducted.

[Read More on Ethics Requirements »](#)

CFP® Certification Renewal Requirements

Once certified, in addition to paying the annual certification fee, CFP® professionals must complete these renewal requirements every two years:

- Complete a minimum of 30 hours of continuing education, including completion of 2 hours of CFP Board-approved Ethics CE
- Submit a Certification Application, which includes an Ethics Declaration





An Education Program That Fits Your Lifestyle

The College for Financial Planning®—a Kaplan Company's CFP Board Registered Program combines a streamlined curriculum and an innovative learning platform with the latest advances to support efficient and effective learning.

You can choose from three different learning methods to complete your education: Live Online Classes, OnDemand Classes, and a Self-Study option. No matter which format best suits your lifestyle, you'll master the eight major domains covered on the CFP® exam through our seven-course curriculum.

In addition, most coursework you complete is eligible for transfer credit into a Master of Science Degree in Personal Financial Planning.

If you are interested in a graduate degree, the College's Master of Science in Personal Financial Planning program is a CFP Board-approved master's program that also fulfills the education requirements for CFP® certification.

[Learn More »](#)



University Partner Programs

Leading universities and colleges across the country partner with us to offer live onsite and/or self-study education programs. Our onsite partner programs are 9 or 12 months long and begin in January, April, and September. With the combination of reputable collegiate instructors and our time-tested study materials, you'll be on track to earn your Certificate in Financial Planning from one of many prestigious schools.

[View University Programs »](#)

Accelerated Path Candidates

Do you already hold an advanced credential or have extensive finance industry experience? Your credentials and skills allow you to apply for the exam on the Accelerated Path, helping you achieve CFP® certification more quickly than other candidates.

[Learn More »](#)

Private, customized corporate programs are also available. Call for details.





Review Programs to Prepare You for Exam Success

Complete your journey to becoming a CFP® professional with an industry-leading Exam Prep Review Package. Our review programs break down the curriculum into highly testable topics, making the recommended 250 study hours easier to schedule and manage.

[Learn More »](#)

Exam Prep Review Packages	Premium Review \$1348	Essential Review \$449
Review Classes	Onsite, Live Online, or OnDemand Class	
Critical Materials and Study Tools		
Review Books (Choice of print or eBooks)	•	•
Pre-Study Assessment	•	•
Video Library	•	
CFP® Exam Podcasts	•	
Summaries of Commonly Tested Topics	•	
Review QBank	•	•
Mock Exam	•	
Learning Platform		
Activity Feed	•	•
Performance Tracker	•	•
Instructor Email Access (via InstructorLink™)	•	•
Other Features		
PassProtection™	•	



We've partnered with top firms across the country to offer CFP® certification education and exam review at an exclusive discount.

Call to see if you qualify.

PassProtection™

No need to jump through hoops to figure out if you qualify for our PassProtection™. We designed our pass guarantee to be simple: if you attended a Premium Exam Prep Review Class and did not pass the exam, you will receive a free Premium Review Package within a one-year window of time.

[Call For Details](#)

Certified Financial Planner Board of Standards, Inc. owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™, and federally registered CFP (with flame logo) in the U.S., which it awards to individuals who successfully complete initial and ongoing certification requirements. Kaplan University does not certify individuals to use the CFP®, CERTIFIED FINANCIAL PLANNER™, and CFP (with flame logo) certification marks. CFP® certification is granted only by Certified Financial Planner Board of Standards, Inc. to those persons who, in addition to completing an educational requirement such as this CFP Board-Registered Program, have met its ethics, experience, and examination requirements. Kaplan Financial Education and Kaplan University are review course providers for the CFP® Certification Examination administered by Certified Financial Planner Board of Standards, Inc. CFP Board does not endorse any review course or receive financial remuneration from review course providers.