



CFP® Certification Education Program Refund Policy

Purpose

To provide guidance both internally and externally regarding the management of tuition refunds within the CFP® Certification Education Program.

Definitions

Cancellation with refund

A cancellation from a CFP® course or the entire CFP® program is a student-initiated request made in writing to cease enrollment within the first **14 days** of the initial course access date.

Voluntary Withdrawal with no refund

A voluntary withdrawal from a CFP course or the entire CFP® Certification Education Program is a student-initiated request made in writing to cease enrollment **15 or more days** after the initial course access date but prior to the last day of course access. Students may not request to withdraw from a course after a final grade has been issued.

Requesting a Refund

Students must complete and sign the [Cancellation/Withdrawal Request Form](#) and return via email or fax as directed at the bottom of the document. The cancellation/withdrawal request will automatically initiate a refund review based on the following criteria:

CFP® Offering	Payment	Request	Tuition Refund	Deadline
Premium	Up-front Payment	Cancel	100%	0-14 days from first date of course access
		Withdraw	25% on any course where no access was given	15-365 days from initial date of enrollment
			No refund	Requests submitted more than 1 year after the initial enrollment date
	Course by Course Payment	Cancel	100%	0-14 days from first date of course access
		Withdraw	0%	15-90 days from first date of course access
EssentialPlus	Up-front Payment	Cancel	100%	0-14 days from first date of course access
		Withdraw	25% on any course where no access was given	15-365 days from initial date of enrollment
			No refund	Requests submitted more than 1 year after the initial enrollment date
	Course by Course Payment	Cancel	100%	0-14 days from first date of course access
		Withdraw	0%	15-90 days from first date of course access



Essential	Course by Course Payment	Cancel	100%	0-14 days from first date of course access
		Withdraw	0%	15-90 days from first date of course access

Refunds after Attempted Exam

Once a required exam for a course is attempted, requests to cancel or withdrawal are no longer permitted and the course tuition is nonrefundable, regardless of when a request is submitted. The final grade earned for the course will be posted to the student's record.

Program and/or Course Fees

Any fees associated with the CFP® Certification Education program are non-refundable.

Shipping and Handling of Course Materials

Shipping and handling fees are non-refundable.

Program and/or Course Status

Cancellation with refund

If a Cancellation/Withdrawal Request is received within 14 days of the initial course access date, the enrollment status of "-Cancelled" will then be assigned to a CFP® course that was in "-Active-" status immediately preceding a student's request if/when a *Cancellation/Withdrawal Request Form* is received within 14 days of the initial course access date. Final grades are not assigned to "-Cancelled-" courses, nor will the course be included on student transcripts.

Voluntary Withdrawal with no refund

If/when a *Cancellation/Withdrawal Request Form* is

- (a) received 14 days after the initial course access date but prior to the last day of course access, and
- (b) the course final exam has not been attempted for any CFP® course the student is currently enrolled in, then

the enrollment status of "-Withdrawn-" and a final grade of "-W-" will be assigned to any CFP® course that was in "-Active-" status immediately preceding a student's request.

The effective date for all cancellation and/or voluntary withdrawal requests will be recorded as the date the completed and signed form was received by the College.

Final Course Grade(s) and Transcripts

Cancellation

Cancelled courses/programs will not be recorded on transcripts.

Voluntary Withdrawal

A voluntary withdrawal will be included on official transcripts along with a final course grade posted as "-W-" (indicating the withdrawal).

Reenrollment

Students who voluntarily withdraw from a course or education program are eligible to re-enroll at a later date at 50% off the current cost of tuition. A student must re-enroll within one (1) year of his or her original purchase date in order to apply the 50% tuition discount. This re-enrollment discount can only be used one time.

Students who cancel may re-enroll at the current cost of tuition.