

What is a CERTIFIED FINANCIAL PLANNER™?



An individual who has earned the CFP® mark of distinction has met the education, examination, experience and ethics standards established by the Certified Financial Planners Board of Standards (CFP Board). As a savvy consumer, you need to be aware that anyone can call themselves a "Financial Planner" -- but not anyone can use the CFP mark of distinction. It is up to you to differentiate between a planner who has earned the CFP mark and one who hasn't.

Financial professionals who have earned the right to use the CFP mark have met the following requirements:

- **Education:** Hold a bachelor's degree from an accredited university and complete an education program at a college or university whose curriculum is registered with the CFP Board.
- **Examination:** Individuals must pass a rigorous two-day, 10-hour CFP Certification Examination administered by the CFP Board that covers the financial planning process and includes such topics as tax planning, employee benefits and retirement planning, estate planning, investment management and insurance.
- **Experience:** Candidates for CFP certification must prove they have at least 3 years experience in the financial planning process before being authorized to use the CFP marks.
- **Ethics:** As a final step to certification, CFP® practitioners agree to abide by a strict code of professional conduct, known as CFP Board's *Code of Ethics and Professional Responsibility*, that sets forth their ethical responsibilities to the public, clients and employers. CFP Board also performs a background check during this process, and each individual must disclose any investigations or legal proceedings related to their professional or business conduct. Candidates must also adhere to the CFP Board's Code of Ethics and Professional Responsibility and Financial Planning Practice Standards.

Additionally, once certified, CFP® practitioners are required to maintain technical competence and fulfill ethical obligations. Every two years, they must complete a minimum 30 hours of continuing education to stay current with developments in the financial planning profession and better serve clients.

Click here to learn more about the [CFP Board of Standards](#)