

About CFP BOARD

Founded in 1985 as a nonprofit certifying organization, the mission of Certified Financial Planner Board of Standards Inc. (CFP Board) is to benefit the public by granting the CFP® certification and upholding it as the recognized standard of excellence for personal financial planning.

CFP Board owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™ and  (CFP® marks) in the U.S. CFP Board authorizes individuals who successfully complete its certification requirements to use the CFP® marks.

CFP® CERTIFICANTS

Individuals CFP Board has authorized to use the CFP® marks are referred to as "CFP® certificants" or "CFP® professionals." The majority of CFP® certificants are in the practice of personal financial planning, which CFP Board defines as the process of determining whether and how an individual can meet life goals through the proper management of financial resources. To verify that your planner is authorized to use the CFP® certification marks, contact CFP Board at 800-487-1497 or go to www.CFP.net/search.

CFP® CERTIFICATION

The public's growing need for objective financial planning advice, combined with the rigorous standards demanded of CFP® certificants, has placed the CFP® certification at the forefront of the financial planning profession. Introduced in 1972, the CFP® certification has become the most widely recognized financial planning credential among consumers and the recognized standard of excellence in personal financial planning. In the absence of uniform government regulation of financial planners, this certification reassures the public that financial planners who are CFP® certificants have voluntarily agreed to adhere to high standards of competence and ethical practice established by CFP Board.

CFP® CERTIFICATION REQUIREMENTS

The CFP® certification process is designed to reflect the current practice of financial planning, based on financial planning job analyses research, which are conducted periodically among practicing CFP® professionals.

To become certified, an individual must complete initial certification requirements known as the four "Es":

- Education
- Examination
- Experience
- Ethics

EDUCATION: Individuals must show they have completed a personal financial planning curriculum, available through more than 200 U.S. colleges and universities, or satisfy the educational coursework requirement by having a qualifying designation or going through a transcript review process. They must also provide evidence they hold an acceptable bachelor's degree.

EXAMINATION: They must then pass a 10-hour, two-day exam that tests their knowledge of the components of financial planning and their ability to apply that knowledge to real-life situations

EXPERIENCE: Prior to certification, individuals also must provide evidence of financial planning-related work experience.

ETHICS: Finally, individuals must meet character and fitness standards and sign an affidavit disclosing any investigations or legal proceedings related to their professional or business conduct, and stating that they understand and agree to adhere to CFP Board's ethical standards.

RENEWAL REQUIREMENTS

All CFP® certificants must fulfill ongoing continuing education requirements and agree to abide by strict ethical standards, as outlined in CFP Board's *Standards of Professional Conduct*.

DISCIPLINARY OVERSIGHT

CFP Board employs a comprehensive process to investigate consumer complaints and CFP® professionals' disclosures of ethical problems, imposes disciplinary sanctions as warranted, and shares information with other regulatory bodies. CFP Board may suspend or revoke a CFP® professional's right to use the CFP® marks if it finds that he or she has violated CFP Board's ethical standards.

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CERTIFIED FINANCIAL PLANNER™

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Certified Financial Planner Board of Standards Inc. owns these certification marks in the U.S., which it awards to individuals who successfully complete CFP Board's initial and ongoing certification requirements.