

Be A Financial Planner!



Choosing a career as a financial planner may be one of the most exciting and rewarding decisions you ever make!

What does a financial planner do?

Financial planners help people from all walks of life solve their financial problems and set achievable financial goals. They are trained to use a highly personal approach, working very closely with clients to integrate all aspects of an individual's financial situation. This comprehensive approach distinguishes financial planners from insurance agents, stockbrokers, accountants or attorneys who may specialize in only one area of a person's finances. A financial planner looks at the "big picture" of a client's financial situation.

What does it take to be a good financial planner?

- First and foremost, it requires a desire to help others achieve their financial goals.
- Good people skills - being a good listener and having the ability to explain complex financial concepts to clients is a plus.
- A solid understanding of all areas of personal finance, and the ability to apply that knowledge, will help you solve clients' specific financial problems.

What is a CERTIFIED FINANCIAL PLANNER™ practitioner?

While many professionals call themselves financial planners, only those individuals who have met rigorous certification requirements can call themselves CERTIFIED FINANCIAL PLANNER™ practitioners and can display the CFP certification marks. Consumers recognize the value of the CFP marks and increasingly expect their financial advisor to have attained CFP certification.

Financial Planning was rated the #1 career in the Jobs Rated Almanac 2001



CERTIFIED FINANCIAL PLANNER™

CFP®

The certification marks above are owned by Certified Financial Planner Board of Standards Inc. and are awarded to individuals who successfully complete CFP Board's initial and ongoing certification requirements.

To become a CFP® practitioner, individuals must meet initial requirements in education, examination, experience and ethics (the four Es).

Education - You can prepare yourself for an exciting career by completing one of more than 270 academic programs at universities and colleges across America that are registered with CFP Board. Courses cover topics such as economics, personal insurance, investments, tax planning, retirement planning and estate planning. Electives such as counseling and marketing may be very helpful to you as well. Starting in 2007, a bachelor's degree, in any major, will be required to attain CFP certification.

Examination - Test against the best! The CFP® Certification Examination, a two day 10-hour exam that is given three times a year, is designed to test your ability to apply your comprehensive financial planning knowledge to potential client situations.

Experience - Three years of related work experience are required prior to certification. This experience can come in the form of internships and related activities that will also give you a head start on gaining some practical real-life experience.

Ethics - CFP practitioners abide by a *Code of Ethics* and *Financial Planning Practice Standards*. Clients and consumer advocates recognize that a commitment to these standards helps to set CFP practitioners apart from others in the field.

Are you up for the challenge? CFP practitioners can work in a variety of settings and can also specialize in a particular area of personal finance. CFP certification will:

- Provide you with the knowledge you need to be competent in this complex field.
- Provide clients with confidence that you will put their interests first.
- Provide a sense of accomplishment.
- Open the door for career opportunities.

For more information on how to become a CFP® practitioner visit CFP Board's Web site at www.CFP.net or contact CFP Board at:

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"The gold stamp for the planning industry is the CFP® [certification]."

Michelle Singletary
Washington Post
August 19, 2001



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