

CFP[®] Marks Use by Registered Programs

Michael P. Shaw, Esq.

Managing Director, Professional Review & Legal

Jason R. Jones

Trademark Paralegal





Terms & Conditions Agreement

- Beginning in 2010, the Terms and Conditions Agreement with Registered Programs must be submitted with each annual renewal.
- Every program must enter into a Terms & Conditions Agreement.


Exception: Institution that has more than one program but under the supervision of the same academic officer.

Proposed Amendments to Terms & Conditions

- Requests for amendments to T&C must be in writing.
- Submit proposed substitute language w/ appropriate supporting documentation at the time of request, e.g. state law or legal opinion from institution's counsel.
- Submit T&C to CFP Board with the application.
- Allow 30 days for processing applications.



CFP® Marks – Certificant Use

- CFP Board owns three certification marks for use by certificants:
 - CFP®
 - CERTIFIED FINANCIAL PLANNER™
 - 

CFP[®] Mark Use – Changes for Program Use

- When referring to an institution's educational program, the CFP[®] marks should be used without the [®] and [™]. For example:
 - CFP
 - CERTIFIED FINANCIAL PLANNER
- When referring to a CFP[®] certificant or CFP[®] certification, the marks must still contain the [®] and [™]. For example:
 - CFP[®]
 - CERTIFIED FINANCIAL PLANNER[™]



Certificant Use vs. Registered Program Use

Permissible Certificant Use	Permissible Registered Program Use
Charles recently received CFP [®] certification.	This semester, Acme University will offer its first CFP certification education program.
Program director, Dr. Anderson, is a long-time CERTIFIED FINANCIAL PLANNER [™] practitioner.	Dr. Anderson is the director of Acme University's CERTIFIED FINANCIAL PLANNER Certification Education program.





More Examples of Permissible Use for Registered Programs:

- CFP Certification Education Program OR CERTIFIED FINANCIAL PLANNER Certification Education Program
- CFP Certification Professional Education Program OR CERTIFIED FINANCIAL PLANNER Certification Professional Education Program
- CFP Certification Financial Planning Education Program OR CERTIFIED FINANCIAL PLANNER Certification Financial Planning Education Program



Examples of Impermissible Use by Registered Programs:

- Marks may not be used as part of or incorporated in the name of a course title, course number or code.
- Director of a CFP Board-Registered Program must not be referred to as a “CFP Program Director”.
- CFP[®] marks may not be used as part of an e-mail address, domain name or other internet address.
 - Exception: CFP[®] marks are permitted in a domain name extension. Example:
 - www.AcmeUniversity.edu/business/cfp

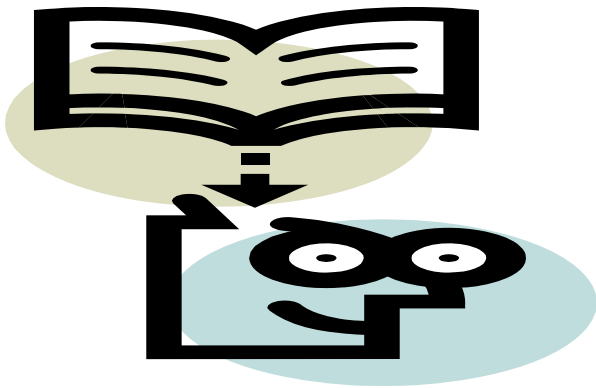
6 Approved Nouns

- When used in a sentence, the CFP® marks must be followed by one of CFP Board's approved nouns:
- CFP® Professional
- CFP® Practitioner
- CFP® Certificant
- CFP® Certification
- CFP® Mark
- CFP® Exam




Noun Rule Does Not Apply When...

- ...the CFP[®] mark, CERTIFIED FINANCIAL PLANNER[™] certification mark or flame design appear immediately following a certificant's name.
 - Suze Orman, CFP[®]
 - Wes Moss, CERTIFIED FINANCIAL PLANNER[™]



Using the CFP® Marks in Printed Materials

Taglines


- Certified Financial Planner Board of Standards, Inc. owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™ and  [, which it awards to individuals who successfully complete initial and ongoing certification requirements.]
- Certified Financial Planner Board of Standards, Inc. owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™ and federally registered CFP (with flame design).

[] Indicates that this language is optional.



Using the CFP® Marks in Printed Materials

Disclaimer for printed or electronic material:

- [Your organization's name] does not certify individuals to use the CFP®, CERTIFIED FINANCIAL PLANNER™ and  marks. CFP® certification is granted solely by Certified Financial Planner Board of Standards, Inc. to individuals who, in addition to completing an educational requirement such as this CFP Board-Registered Program, have met ethics, experience and examination requirements.



Questions

1. What is the proper way to use the CFP[®] marks in an educational program's web address?
- A. www.AcmeUniversityCFP.edu/finance
 - B. www.AUCertifiedFinancialPlanner.edu
 - C. www.AcmeUniversity.edu/finance/cfp
 - D. www.AcmeUniversity.edu/cfp/finance





Questions



2. True or False: A program may submit proposed changes to the Terms & Conditions agreement separately from the program application?





Questions



3. True or False: The director of a CFP Board-Registered program may not refer to himself or herself as a “CFP Program Director”?






Questions



4. Which of the following is an appropriate short tagline to use in printed materials?

- A. Certified Financial Planner Board of Standards, Inc. owns the certification marks CFP[®], CERTIFIED FINANCIAL PLANNER[™] and federally registered CFP (with flame design).
- B. Certified Financial Planner Board of Standards, Inc. owns the certification marks CFP[®], CERTIFIED FINANCIAL PLANNER[™] and .
- C. Certified Financial Planner Board of Standards, Inc. owns the United States marks CFP[®], Certified Financial Planner[™] and with flame design.
- D. Both A & B.





Questions



5. An institution may refer to its registered program as:
- A. Acme University's Certified Financial Planner Program.
 - B. Acme University's CFP Professional Program.
 - C. Acme University's CERTIFIED FINANCIAL PLANNER Certification Education Program.
 - D. Acme University's CFP Program.





Questions

6. The following is a proper e-mail address for a registered program:
- A. `cfp@acmeuniversity.edu`
 - B. `cfpeducation@acmeuniversity.edu`
 - C. `financialplanning@acmeuniversity.edu`
 - D. `cfpprogram@acmeuniversity.edu`





Questions

7. Which of these is a proper statement?
- A. The Director of our CFP Certification Education Program, Professor Williams, is a Certified Financial Planner.
 - B. The Director of our CFP Certification Education Program, Professor Williams, is a CERTIFIED FINANCIAL PLANNER.
 - C. The Director of our CFP Program, Professor Williams, is a Certified Financial Planner.
 - D. The Director of our CFP Certification Education Program, Professor Williams, is a CERTIFIED FINANCIAL PLANNER professional.





Questions



8. Fill in the blank: Certified Financial Planner Board of Standards, Inc. issues the CERTIFIED FINANCIAL PLANNER™ _____.
- A. Designation.
 - B. Award.
 - C. Certification.
 - D. Degree.





Questions

9. Requests for changes to Terms & Conditions must be sent to:
- A. CFP Board's Trademark Department separately.
 - B. CFP Board's Registered Programs Department along with the registration application.
 - C. CFP Board's Stakeholder Services Department by fax.
 - D. CFP Board's Finance Department by mail.





Questions



10. Questions regarding marks use by registered programs should be directed to:

- A. CFP Board's Trademark Department at trademark@CFPBoard.org.
- B. CFP Board's Registered Programs Department by email.
- C. CFP Board's Stakeholder Services Department by phone.
- D. CFP Board's Finance Department by mail.





Q&A



CERTIFIED FINANCIAL PLANNER

BOARD OF STANDARDS, INC.