

NATIONAL FINANCIAL PLANNING MONTH

FINANCIAL PLANNING IS MORE THAN MONEY

SOCIAL MEDIA TOOLKIT FOR CFP® PROFESSIONALS

Financial Planning Is More Than Money

October is National Financial Planning Month. Throughout the month, CFP Board is highlighting how financial planning can help people navigate the goals, decisions, relationships and life changes that shape their financial lives.

What's in the Toolkit

- **Ready-to-use social media posts and graphics** for LinkedIn, Instagram, Facebook and X
- **Conversation starters** to help CFP® professionals encourage discussion about financial planning
- **Fact or Fiction prompt** to spark conversations about personalized financial advice
- **Research to Share** with key findings and suggested post angles from CFP Board
- **CFP® Professional Content Ideas** with prompts for sharing personal perspectives on financial planning
- **Short Video Prompts** for creating 15-30 second social videos
- **Consumer resources to share**

Suggested Hashtags

- #FinancialPlanningMonth
- #CFPpro
- #FinancialPlanning
- #FutureCFPpro

Week 1: Financial Planning Is More Than Money

Week 2: Plan for What Comes Next

Week 3: Financial Advice is Everywhere

Week 4: Financial Planning Meets Real Life

Week 5: Take the Next Steps

WEEK 1:

FINANCIAL PLANNING IS MORE THAN MONEY

X/Instagram Post

- Financial planning is more than money. It's about goals, family, uncertainty, major life decisions and the future. Join @CFPBoard in celebrating National Financial Planning Month. #FinancialPlanningMonth

LinkedIn Post

- October is National Financial Planning Month. Financial planning is about more than investments or retirement. It's about connecting financial decisions with the goals, relationships and priorities that matter most. This month, I'm joining CFP Board in highlighting why financial planning is more than money. #FinancialPlanningMonth

Facebook Post

- October is National Financial Planning Month. Financial planning is about more than investments or retirement. It's about connecting financial decisions with the goals, relationships and priorities that matter most. This month, I'm joining CFP Board in highlighting why financial planning is more than money. #FinancialPlanningMonth

Conversation Starter

**WHY IS FINANCIAL PLANNING
MORE THAN MONEY?**

WEEK 2:

PLAN FOR WHAT COMES NEXT

MONEY MOMENTS AND MILESTONES

X/Instagram Post

- Financial planning looks beyond today. CFP Board research found that Americans working with CFP® professionals are more likely than others to report living comfortably, having emergency savings and having a will.
#FinancialPlanningMonth

LinkedIn Post

- Financial planning isn't only about where you are today. It's also about preparing for what comes next. CFP Board research found that Americans working with CFP® professionals are more likely than others to report living comfortably, having emergency savings and having a will.
#FinancialPlanningMonth

Facebook Post

- A financial plan can help you think beyond today. CFP Board research found that Americans working with CFP® professionals are more likely than others to report living comfortably, having emergency savings and having a will.
#FinancialPlanningMonth

Conversation Starter

**WHAT MONEY MOMENTS AND
MILESTONES ARE YOU PLANNING FOR?**

**BUYING A HOME? CHANGING CAREERS? PREPARING FOR RETIREMENT?
SUPPORTING FAMILY? BUILDING AN EMERGENCY FUND?**

WEEK 3:

FINANCIAL ADVICE IS EVERYWHERE

X/Instagram Post

- Financial advice is everywhere. Before acting on something you see online, ask: Who is giving the advice? Does it apply to my situation? What are the risks? Talk to a CFP® professional for competent, ethical advice.
#FinancialPlanningMonth

LinkedIn Post

- Financial advice is everywhere, especially online. But advice that works for one person may not make sense for another. Before acting on financial information you see online, consider who is providing it, whether it applies to your situation and what risks may be involved. A CFP® professional is a competent, ethical advisor who will help you determine what is best for YOU.
#FinancialPlanningMonth

Facebook Post

- Seen financial advice online that sounds too good to be true? Take a closer look. Before acting, consider who is giving the advice, whether it applies to your situation and what risks may be involved. Talk to a CFP® professional to learn what is best for YOU! #FinancialPlanningMonth

Fact/Fiction Prompt

QUESTION: "IF FINANCIAL ADVICE WORKED FOR SOMEONE ELSE, IT SHOULD WORK FOR ME, TOO."

ANSWER: FICTION.

Financial decisions are personal. Factors such as income, goals, time horizon, risk tolerance, values and life circumstances can change what makes sense for an individual. What factors are most important to you?

WEEK 4:

FINANCIAL PLANNING MEETS REAL LIFE

X/Instagram Post

- Money affects more than your bank account. CFP Board research found that 67% of Americans have declined a social event because of cost, but don't say so. Financial planning guides financial choices that align with what matters most to you, providing clarity you can share. #FinancialPlanningMonth

LinkedIn Post

- Life can be expensive, and how you spend or don't spend money can affect more than your bank account. CFP Board research found that 67% of Americans have declined a social event in the past two years primarily because of cost, but don't talk about it. Financial planning can help you connect financial decisions to your goals, values and priorities, so you can be confident and clear with the people who matter most. #FinancialPlanningMonth

Facebook Post

- Money can affect relationships, social plans and the choices you make every day. CFP Board research found that 67% of Americans have declined a social event because of cost, but don't talk about it. Financial planning is about making money decisions that align with what matters most to you, and gives you the confidence and clarity to say so . #FinancialPlanningMonth

Conversation Starter

**WHAT'S ONE FINANCIAL
CONVERSATION PEOPLE SHOULD
FEEL MORE COMFORTABLE HAVING?**

WEEK 5:

TAKE THE NEXT STEP

X/Instagram Post

- Your financial future is personal. Your plan should be, too. This National Financial Planning Month, take the next step toward the goals that matter to you. #FinancialPlanningMonth

LinkedIn Post

- Financial planning is personal. Whether you're preparing for a major life change, working toward a financial goal or simply trying to understand what comes next, having a plan can help you connect today's decisions with tomorrow's priorities. This National Financial Planning Month, take the next step toward making a plan with a CFP® professional near you. #FinancialPlanningMonth

Facebook Post

- Your financial future is personal. Your plan should be, too. This National Financial Planning Month, take the next step toward the goals and priorities that matter to you. #FinancialPlanningMonth

Conversation Starter

**WHAT'S ONE THING ABOUT YOUR
FINANCIAL FUTURE YOU WISH
YOU HAD A CLEARER PLAN FOR?**

RESEARCH TO SHARE

Financial Planning Longitudinal Study

- Americans working with CFP® professionals are more likely than others to report living comfortably, having emergency savings and having a will.
- CFP® professional-advised households are more likely to have detailed financial plans that cover more stages of life.

Post prompt: Working with a CFP® professional to develop a clear financial plan based on your unique values, goals and circumstances can give you the clarity and confidence to talk openly about money and with those you care about most.

Financial FOMO: A 2026 Survey About Money and Relationships

- 43% of Americans trust financial advisors more than any other resource when seeking financial advice.
- 71% would feel at ease discussing financial topics with a financial advisor if they had access.
- 57% say money has caused tension with someone they know well.
- 81% intentionally avoid discussing one or more financial topics with family or friends.
- 67% have declined a social event in the past two years primarily because of cost.

Post prompt: Affordability pressures can affect both today's decisions and tomorrow's goals. Financial planning helps people think through competing priorities and make adjustments today that don't jeopardize tomorrow.

Don't Fall For It: Guarding Against Financial Fraud

- 37% are confident they would identify all forms of financial fraud.
- 29% are unsure they can detect any financial fraud attempt.
- 55% expect they or someone close to them will be targeted in the next 12 months.

Post prompt: Financial information is everywhere. Knowing how to evaluate what you see and who you hear it from is an important part of protecting yourself from financial fraud and misinformation.

Expensive Today, Elusive Tomorrow

- 69% of CFP® professionals say clients have become more concerned about affordability over the past 12 months.
- 61% say clients worry about not achieving at least one financial goal.
- 53% report clients are concerned about day-to-day costs.
- 60% report clients are concerned about affording long-term goals and needs.

Post prompt: Affordability pressures can affect both today's decisions and tomorrow's goals. Financial planning helps people think through competing priorities and make adjustments today that don't jeopardize tomorrow.

CFP® PROFESSIONAL CONTENT IDEAS

Share Your Perspective

COMPLETE ONE OF THESE

- "One thing I wish more people understood about financial planning is..."
- "A financial planning conversation doesn't have to start with investments. It can start with..."
- "One financial question people should feel comfortable asking is..."
- "Financial planning is more than money because..."

Short Video Prompts

KEEP VIDEOS TO 15-30 SECONDS

- What is one misconception about financial planning?
- What is one financial conversation people avoid?
- What can someone prepare for with a financial plan?
- What's one piece of financial advice people should think twice about?
- What does comprehensive financial planning mean?
- What is one question someone should ask when choosing a financial advisor?

RESOURCES TO SHARE

Let's Make a Plan®

- A resource for consumers looking for information about financial planning and how to get started.

Find a CFP® Professional

- Connect audiences with CFP® professionals who can provide financial planning guidance.

CFP Board Research

- Share research that provides insight into financial planning, consumer behavior and the profession.

Financial Misinformation Resources

- Help audiences think critically about financial information they encounter online.