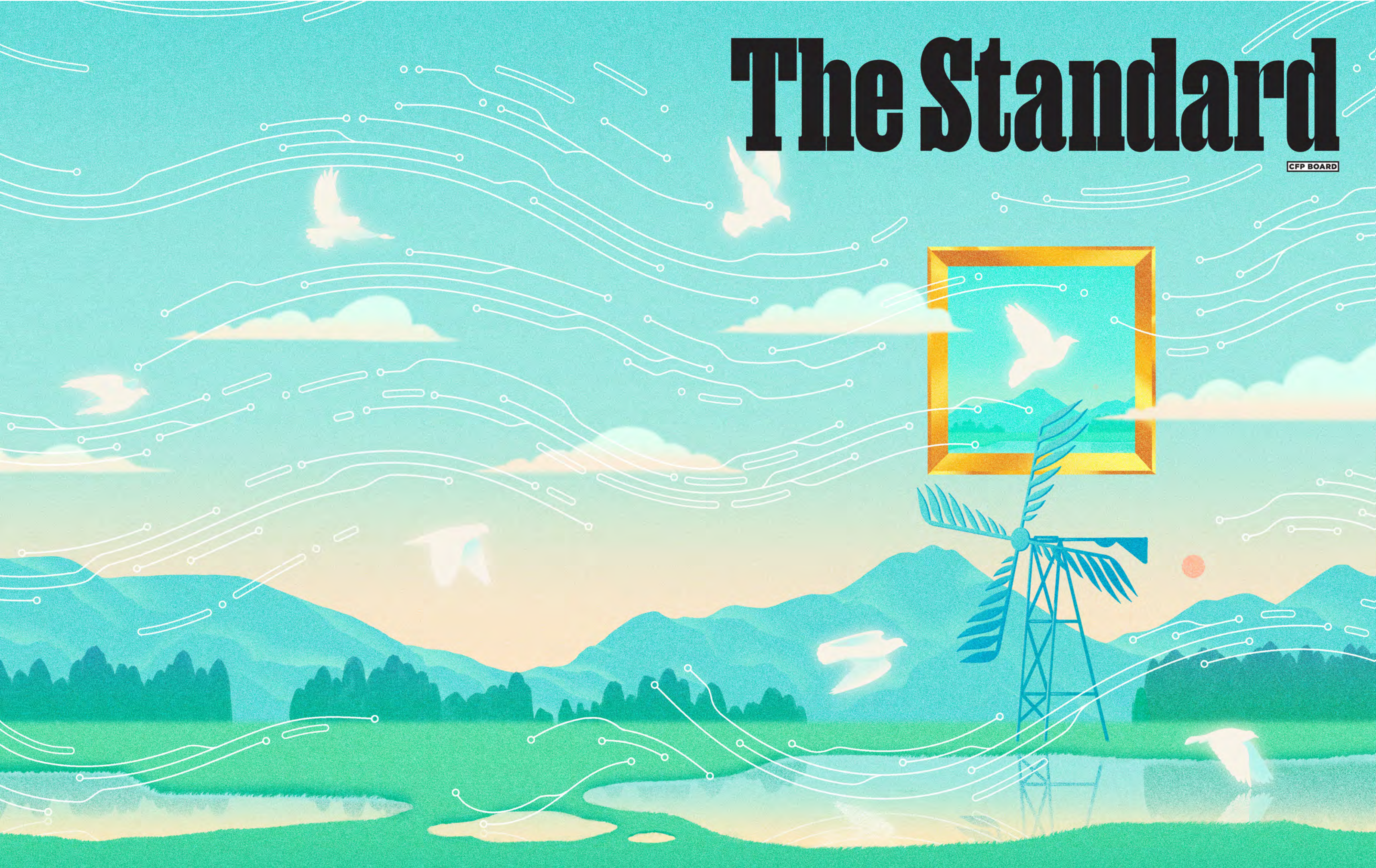


The Standard

CFP BOARD



Hall of Famers

CFP Board launched the Financial Planning Hall of Fame in 2025 to celebrate transformational achievements, visionary leadership and contributions that have shaped the profession's future. The inaugural class recognized William L. Anthes, Ph.D. and Alexandra Armstrong, CFP®, two pioneers whose work helped define and strengthen financial planning.



THE STANDARD

CFP® certification is the essential choice for advisors, firms and consumers seeking financial advice.

Vision

The public values financial planning and benefits from professionals adhering to a fiduciary standard.

Mission

CFP BOARD OF STANDARDS 501(C)(6)

Credential competent and ethical financial planners, uphold CFP® certification as the recognized standard and advance the financial planning profession.

CFP BOARD CENTER FOR FINANCIAL PLANNING 501(C)(3)

Advance competent and ethical financial planning and expand CFP® professional diversity for the benefit of the public.

Follow, engage and be part of the CFP® professional community!

LinkedIn CFP Board

YouTube @CFPBoardOfStandards

X @CFPBoard

Facebook @CFPBoard @CFPLetsMakeAPlan

Instagram @cfpboard @cfpboard_lmap

TikTok @cfpboard

Cover Illustration by Raven Jiang

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CFP Board CEO K. Dane Snowden reflects on leadership, listening and moving the profession forward.

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Watching for the Bluebirds

Over three decades in financial services, Terri Kallsen, CFP® has built a reputation as a collaborative leader and champion for the profession.



LEADERSHIP MESSAGE

Momentum For What's Next

ACCESS TO COMPETENT, ethical financial advice has never mattered more. Across the country, people are navigating increasingly complex financial decisions...

In 2025, that responsibility took on new urgency.

Early in the year, when federal workers faced sudden financial uncertainty, CFP® professionals across the country responded immediately, of-

fering guidance, pro bono services and steady counsel to people navigating an uncertain and unfamiliar situation. It was a reminder of what this profession is capable of at its best...

That same spirit shaped everything CFP Board pursued last year.

We advanced meaningful updates to our Competency Standards to reflect the realities of modern financial planning practice. We expanded our Public Awareness Campaign, adding a fall broadcast flight that strengthened the visibility of CFP® certification...

leadership and number of women in financial planning, supported by original research and high-engagement educational programs. And through scholarships, academic partnerships and workforce development programs...

CFP Board also convened its AI Working Group of financial planners, firm executives, technology innovators and academics to examine how artificial intelligence is reshaping financial planning. Their report, "Harnessing AI in the Financial Planning Profession," reinforced a conclusion that held across every scenario...

None of this happens in isolation. The strength of CFP® certification and the trust the public places in it reflect the combined commitment of CFP® professionals, firms, educators, volunteers and partners. That shared investment is what makes the profession worth building.

We are deeply grateful to the Board of Directors for their leadership and stewardship throughout the year. Special thanks go to the members of our councils, committees, commissions and advisory groups, whose expertise and perspectives sharpen everything we do. We are grateful to CFP Board Ambassadors who give local voice to our mission...

This report also marks a moment of transition for CFP Board. We enter the next chapter from a position of real strength: Awareness is high, the profession has unprecedented momentum and the foundation is solid.

LIZ MILLER, CFP®, CFA® 2025 Board Chair

KEVIN R. KELLER, CAE Chief Executive Officer (2007-2026)

Illustration by Jacqui Oakley

The 2025 CFP® Certificants

In 2025, record numbers of exam candidates and new CFP® professionals signaled CFP® certification as the essential credential for competent and ethical financial planning.

11,037

candidates for the CFP® exam

A record number of candidates sat for the CFP® exam. In 2025, nearly 60% of new CFP® professionals were under age 35. In addition to trending younger, the 2025 class included the largest number of racially and ethnically diverse CFP® professionals in a single year.

1,272

candidates from CFP Board baccalaureate Registered Programs

A growing share of exam candidates are coming directly from CFP Board Registered baccalaureate programs, strengthening the pipeline into the profession.

▲ 4.3%

Increase in women CFP® professionals

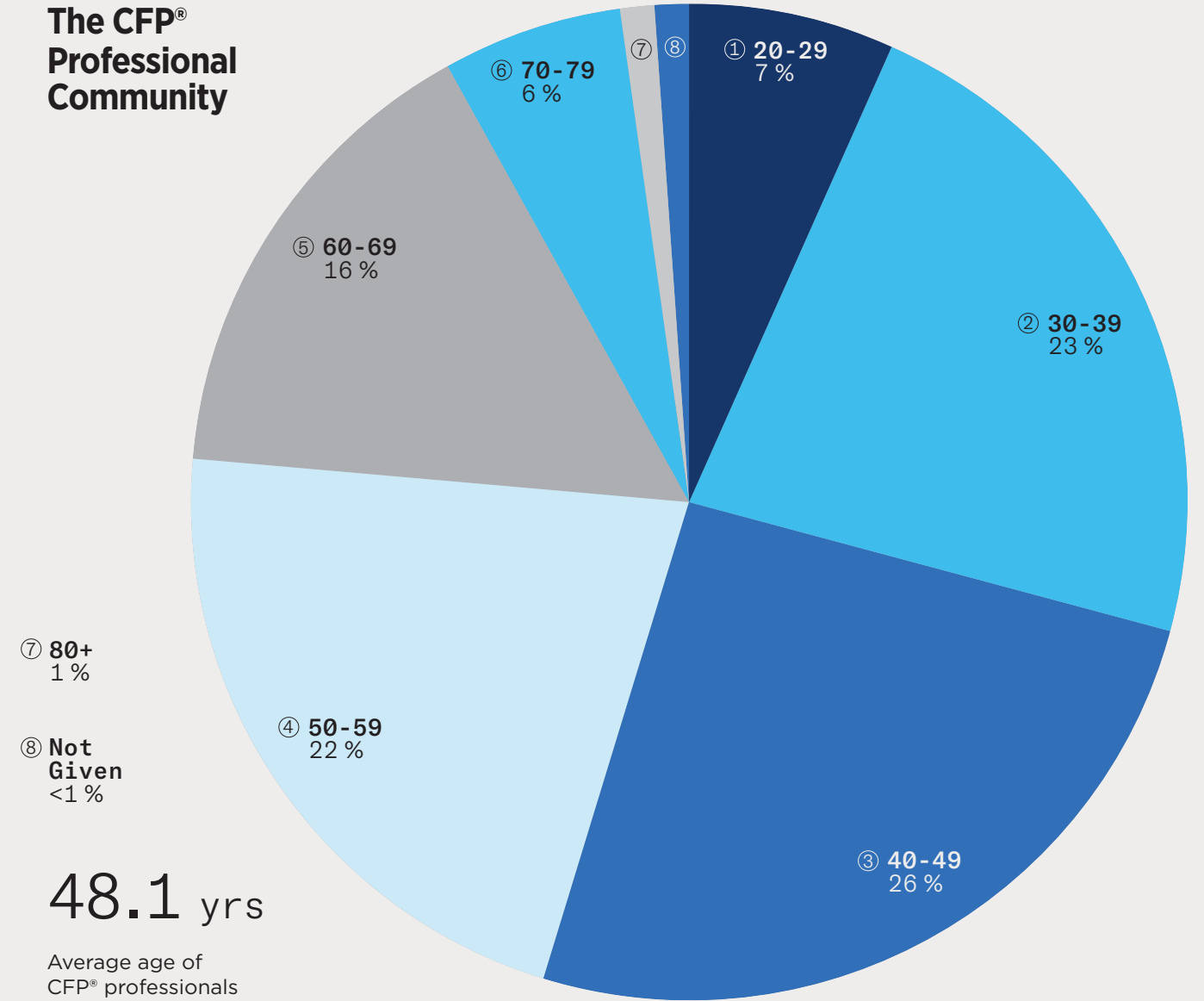
▲ 9.3%

Increase in the number of racially and ethnically diverse CFP® professionals

59%

Of new CFP® professionals in 2025 were under age 35

The CFP® Professional Community



48.1 yrs

Average age of CFP® professionals

Race + Ethnicity



White	81.4 %
Not Given	8.2 %
Asian	3.8 %
Hispanic or Latino	2.8 %
Black or African American	1.9 %
Multiracial and/or Multiethnic	1.7 %
Native Hawaiian or Pacific Islander	<.1 %
American Indian or Alaska Native	<.1 %

Gender



Male	76 %
Female	24 %
Non-Binary	<.1 %



Building What Endures

Kevin R. Keller, CAE leaves a legacy of transformational impact.

— **WITH A KNOWING SMILE** and a hint of humor in his eyes, Kevin Keller describes himself as “a shy, quiet farm boy from a small Midwestern town.”

It’s a line that lands lightly. Over nearly two decades as CFP Board CEO, Keller helped nearly double the number of CFP® professionals in the U.S. to more than 107,000, and led an effort that has fundamentally transformed how Americans understand financial planning.

The roots are real, and they shaped everything that grew from there.

He grew up in rural Ohio, where work began early and expectations

were clear. Show up on time. Work hard. Keep your word. Those lessons came from his parents and from the rhythms of daily life in a farming community, and they stayed with him.

As a student, Keller joined 4-H and took part in a summer citizenship program that brought him to Washington, D.C., for the first time. It was a revelation — an early window into how organizations shape people and communities, and into a city that would eventually become home. He came back during college as a program assistant, drawn to the leadership experience and the sense of purpose he’d found in the nation’s capital.

▲ Kevin R. Keller, CAE in front of CFP Board headquarters in Washington, D.C.

That summer set his direction. It introduced him to nonprofit work and to a broader sense of what impact could look like. Decades later, those influences still show up in how he leads.

When Keller arrived at CFP Board in 2007, the organization was finding its footing. He was the seventh CEO in less than seven years. He jokes that it wasn’t the kind of track record that inspires confidence in a first-time chief executive.

But what he found was an organization with a clear mission, a Board of Directors ready for meaningful change, and a community of professionals committed to raising standards and serving the public.

In his first year as CEO, Keller relocated CFP Board’s headquarters from Denver to Washington, D.C., to establish a stronger voice in the policy and regulatory conversations shaping the profession. Only a handful of the original Denver-based staff made the move. He rebuilt the organization and what emerged was more visible, more engaged and more consequential.

Those who have worked closely with Keller tend to describe his impact in a particular way. They talk about what endures.

“He builds structures that outlast individuals,” said Karen Schaeffer, CFP®, who chaired the Board of Directors when Kevin was hired. “He doesn’t just solve today’s problems — he builds the framework for tomorrow.”

Former CFP Board Chair Ray Ferrara, CFP® put it simply: “Watching Keller guide, lead and ‘hug’ the profession has been an honor of a lifetime.”

That long view shaped much of what Keller achieved during his tenure. Ethical standards were updated twice, most significantly to establish and reinforce a clear fiduciary obligation. Enforcement processes grew stronger to protect the public and safeguard the credibility of the CFP® marks. CFP Board developed a more active presence in Washington to engage in policy discussions that affect how financial advice is delivered and regulated.

Making the CFP® Marks Mean Something

In his early years as CEO, Keller heard the same message from CFP® professionals wherever he traveled.

They were proud of their certification, but wished more people understood what it actually meant. That signal eventually became the foundation of a long-term strategy to grow the consumer market for CFP® professionals.

The result was the Public Awareness Campaign — a research-driven investment that has reshaped how Americans view financial planning and where they turn for advice. Since 2011, when the campaign began, consumer awareness of the CFP® marks has grown from 17% to 47% and preference for working with a CFP® professional has surged from 22% to 81%. (See Public Awareness Campaign story, page 14.)

Keller also pushed the profession to better understand its own impact. In 2024, CFP Board launched the Financial Planning Longitudinal Study, the first long-term academic study designed to track and measure the real-world efficacy of holistic financial planning, following Americans who work with a CFP® professional, those who work with other advisors and those who manage their finances on their own. Early findings are promising. After two years of data, Americans working with a CFP® professional are significantly more likely to have an emergency fund, more confidence in achieving their financial goals and more likely to say their advisor reduces their financial anxiety.

Expanding the Pipeline

As demand for financial advice grew, so did the urgency of ensuring the profession could meet it. In 2015, CFP Board created the Center for Financial Planning, a deliberate investment in the profession’s long-term sustainability focused on expanding access to financial planning careers and building a more diverse talent pipeline.

Through 2025, the Center has awarded nearly 1,000 scholarships totaling more than \$3.3 million. Of those scholarship awards, 72% have gone to women and 65% to racially and ethnically diverse recipients.

In his final chapter as CEO, that same focus on access took on a more personal dimension. Keller and his husband, Keith, are both first-generation college students. That experience, knowing firsthand what access to edu-

STATS

Lasting Legacy

19 yrs

AS CEO (2007–2026)

Led CFP Board through record growth and expanded its role in advancing the profession

107,295

CFP® PROFESSIONALS

Nearly double from the start of his tenure

11,037

CFP® EXAM CANDIDATES

in 2025, highest in CFP Board history

47%

UNAIDED AWARENESS

up from 17% at the start of the Public Awareness Campaign in 2011

\$3.32M

AWARDED SCHOLARSHIPS

to 999 recipients between 2016 and 2025, with 72% awarded to women and 65% to racially and ethnically diverse individuals



- ▲ Keller with students participating in the Financial Planning Challenge, hosted by CFP Board, the Financial Planning Association and Ameriprise Financial in November 2025.
- ◀ Matthew Ogunrin, a financial planning student at the University of Houston, and Keller at a CFP® Certificant Connection event.

cation can unlock, is what led them to establish the Kevin R. Keller Scholars Program. Designed for first-generation undergraduate students in CFP Board baccalaureate Registered Programs, the scholarship is structured as an endowment, intended to create opportunity long after Keller steps away.

The Record

Over 19 years, the number of CFP® professionals nearly doubled. Public recognition of CFP® certification has grown dramatically and exam candidate volumes reached record highs, all while the organization held firm to its public mission and strengthened its standards.

“I’ve never done anything alone,” Keller said. “Everything we’ve built reflects the people who believed in this work and pushed it forward.”

The profession he leaves is larger, more prominent and grounded in standards that serve the public. By design, it is built to keep moving forward. Not bad for someone who still sees himself as a shy, quiet farm boy from a small Midwestern town.

Supporting Students

The Kevin R. Keller Scholars Program

From first-generation student to next-generation CFP® professional

FIRST-GENERATION college students bring drive, resilience and ambition. What they frequently lack is access to the guidance, networks and financial support that help turn potential into a career. This program is designed to change that.

The Kevin R. Keller Scholars Program stems from a simple idea: Opportunity is shaped by more than fi-

nancial assistance alone. By pairing financial support with professional development and community, the program reflects a holistic approach to helping first-generation students succeed. It recognizes that progress depends on what students know, who they know and the confidence that comes from having people invested in their success.

When first-generation students have access to both resources and networks, they are better positioned to pursue CFP® certification and build careers serving individuals and families with competence and care.

The Kevin R. Keller Scholars Program

Impact Model

\$ **1M**

endowment supports **4 scholars annually**

▲ **84%**

increase in CFP Board education-scholarship applicants since 2023

~525 people applied for fewer than 100 awards in 2025

\$ **2M**

endowment supports **8 scholars annually**

27%

of first-generation households earn less than the yearly cost of college

Scholars receive

- Experiential exposure to the profession, building context and confidence
- Professional development aligned to CFP® certification
- Access to mentors and networks across the profession
- A community of peers on the same path

\$11,250

award per student, per year, renewable

GIVING

The Supporters

We are grateful to the individuals and organizations whose early support is helping build a lasting foundation for the Keller Scholars Program.

Leadership Circle

- \$100,000+
- V. Raymond Ferrara, CFP®
- Kevin R. Keller, CAE & Keith Brengle
- Merrill, a Bank of America Company
- Peter Rohr, CFP® & Megan Rohr
- The DJHD Foundation

- \$50,000+
- Bill Carter
- Robert Glovsky, CFP® & Susan Glovsky
- Tim Kochis, JD, CFP® & Penelope Wong
- Elizabeth K. Miller, CFP®, CFA® & Ian M. Miller
- Curt Weil, CFP® & Margaret Weil

- \$25,000+
- Jack Brod, CFP® & Ilene Brod
- Elissa Buie, CFP® & Dave Yeske, CFP®
- Charlie Fitzgerald III, CFP® & Lisa Fitzgerald
- Diahann W. Lassus, CFP®
- Grant Rawdin, CFP® & Laura Rawdin
- Richard C. Salmen, CFP®
- Vetted Solutions

We are grateful to all the additional supporters whose generosity made the Kevin R. Keller Scholars Program possible.



Support the Keller Scholars Program

A stronger talent pipeline starts here

Expanding access to financial planning careers and connecting talent to opportunity at every stage.

BY SOPHIA JURGENS

FINANCIAL PLANNING is gaining visibility. More people recognize the value of advice and the role it plays in the decisions that shape their lives. But awareness alone isn't enough.

The profession faces clear challenges: ensuring there are enough competent and ethical professionals to meet growing demand, and that the path into the profession is visible, accessible and attainable for the next generation.

The need is real. The U.S. wealth management industry is projected to face a shortfall of 90,000 to 110,000 financial advisors by 2034. CFP Board is focused on that challenge.

Expanding access to the profession is a critical part of the solution. In 2025, CFP Board awarded more than \$686,000 in scholarships — part of more than \$3.3 million awarded since 2016 — helping aspiring financial planners take the first step toward certification.

This work goes beyond certification. It's focused on building a stronger, more connected talent pipeline across the profession by helping people discover financial planning, understand what it takes to succeed and find their way into meaningful careers serving others.

That pipeline begins early, often before students have chosen a major. It continues through moments of exploration and decision, when someone begins to see financial planning not just as a job, but as a calling. And it extends into the early stages of a career, when access to opportunity can shape long-term success.

Across that journey, CFP Board is creating multiple points of entry; reaching students on campus and through digital resources that make the profession easier to understand; supporting career changers as they explore a tran-

sition into financial planning; and connecting qualified candidates with firms seeking talent through a dedicated career marketplace.

Each effort is designed to meet people where they are and help them move forward.

Reaching students where they are

For many students, financial planning isn't on the radar.

Even those with an interest in business, finance or helping others don't often encounter the profession in a meaningful way or see a clear path in. Expanding the pipeline starts with changing that.

GUIDE TO CAREERS

Making the profession make sense

In December 2025, CFP Board introduced its *Student Guide to Financial Planning Careers*, a digital resource designed to answer the questions students are already asking: What does a career in financial planning look like? How do you get started? What are the different paths into the profession?

The guide brings those answers together in one place, combining real-world examples, student perspectives and practical information about education and career pathways. It is designed to meet students where they are, whether they are exploring options in high school, choosing a major or considering a shift in direction.

Crucially, it reaches beyond the relatively small share of colleges and universities that offer dedicated financial planning degree programs, helping more students see a path into the profession regardless of their field of study.

▲ **CFP Board Student Liaisons Maya Nelson and Aidan Hall at a Minnesota State University event in April 2025.**

▶ **CFP Board Student Liaisons Neel Palikonda and Alexandre Wasse at a George Mason University event.**



EDUCATION

Seeking Knowledge

CFP Board Registered Programs are financial planning education programs at regionally accredited colleges or universities. These programs have been approved by CFP Board to deliver curriculum covering the Principal Knowledge Topics that students must learn to fulfill the coursework requirement and sit for the CFP® exam.

366

TOTAL CFP BOARD REGISTERED PROGRAMS

- 195 Baccalaureate Programs
- 54 Graduate Degree Programs
- 3 Ph.D. Programs
- 114 Non-Degree Programs

NEW REGISTERED PROGRAMS IN 2025

Baccalaureate Degree Programs

- Belmont University
- Bradley University
- Campbellsville University
- Central Connecticut State University
- Duquesne University
- Florida State University Panama City
- Golden Gate University
- Grove City College
- Howard University
- Marquette University
- The Master's University
- Minnesota State University Moorhead
- Oklahoma Christian University
- Saginaw Valley State University
- Salem State University
- Seton Hall University
- Texas A&M University-Corpus Christi
- University of Central Florida
- University of Northwestern - St. Paul
- University of Oklahoma
- Virginia Commonwealth University

Master's Degree Programs

- Bellevue University
- Campbellsville University
- University of North Texas
- University of Utah
- Winthrop University

Non-Degree Programs

- Central Piedmont Community College
- University of Wisconsin-Milwaukee
- Utah Valley University

STUDENT LIAISONS

Bringing the profession to campus

That digital reach is reinforced on campus through CFP Board’s Student Liaison Program.

Launched as a pilot in the 2024–2025 academic year, the program equips students to introduce their peers to financial planning through events, conversations and social media. The inaugural class included 18 student liaisons, who connected with more than 700 students through campus events and generated more than 75,000 social media impressions.

The program is designed to do more than raise awareness. It gives student liaisons hands-on experience that translates directly to their future careers, including 120 experience hours toward certification, a stipend, a free practice exam, and the opportunity to attend and network at CFP Board’s Connections Conference.

The model is gaining traction. In 2025, the program more than doubled to 42 student liaisons across 21 Registered Programs nationwide, reflecting growing interest from both students and academic partners.

For many participants, those connections lead directly to opportunity.

CFP® PRO CAREER STUDIOS

Other avenues into the profession

Not every future CFP® professional starts on a traditional path. Many discover financial planning after beginning their careers in other fields, drawn by the opportunity to do meaningful work, build lasting relationships and make a difference in people’s lives. For these individuals, the challenge is not interest, but access: understanding how to make the transition and where to begin. CFP Board’s CFP® Pro Career Studio is designed to meet that need.

Launched in October 2024, these virtual events bring together career changers for a focused, three-day experience that fits into the realities of a working schedule. Sessions are held in the evening to make participation accessible to working people, and each event features CFP® professionals who have successfully made the transition themselves. The goal is to replace uncertainty with clarity.

Participants hear directly from those who have navigated the process, gaining insight into why financial planning is a compelling career, how certification works and what practical steps they can take to move forward. The experience helps translate interest into action.

The response has been strong. Recent events have achieved 100% satisfaction with the quality of speakers and 95% satisfaction with event topics, reflecting both the relevance of the content and the demand for guidance among career changers.

More importantly, participants leave with a clearer sense of what is possible. As one attendee shared, hearing firsthand from professionals who made a career switch “helped me better envision my own path.” Another noted that the experience made the transition feel achievable.

As CFP Board continues to expand the program, CFP® Pro Career Studios will remain an important way to bring new talent into the profession, particularly those whose diverse experiences strengthen the field.



CAREER CENTER

Where talent meets demand

Building a strong pipeline is only part of the equation. Equally important is ensuring that talent can find opportunity and that firms can connect with candidates who are prepared to succeed. CFP Board’s Career Center plays a central role in that connection.

As a dedicated platform for financial planning jobs and internships, it brings together employers and candidates, tailored specifically to the needs of the profession. In a profession projected to face a significant shortfall of advisors over the next decade, that connection matters. In 2025, more than 3,800 job postings were shared on the platform, representing opportunities across firms of all sizes, from large institutions to boutique practices.

▲ CFP Board Student Liaisons at the 2025 Connections Conference in Chicago.

For candidates, the process is designed to be straightforward and efficient. By uploading a resume, job seekers can explore opportunities at every stage of their careers and become discoverable to employers seeking specific skills and experience.

For firms, it provides access to a qualified talent pool grounded in CFP® certification and aligned with the profession’s standards.

This creates a more effective marketplace for the profession that reduces friction in hiring and helps match talent with opportunity.

For many users, that connection is meaningful. As one CFP® professional shared, the Career Center “opened the door to a great job.”

FIVE BLOCKS

CFP Board’s strategic priorities

Standards and Certification

CFP Board sets, administers and enforces Certification Standards that warrant public trust.

Access

CFP Board expands Access to competent and ethical financial planners by increasing the number and diversity of CFP® professionals.

Workforce

CFP Board develops a sustainable and diverse financial planner workforce.

Community/Regulatory
Engagement

CFP Board engages the financial advice ecosystem and influences policy to benefit the public and advance the profession.

Awareness

CFP Board increases Awareness of CFP® certification as the must-have financial planner credential for consumers and advisors.

Access

Workforce

Standards and Certification

Engagement

Awareness



more is clarity — knowing what to look for and what questions to ask.

The campaign does not replace the marketing efforts of CFP® professionals and firms. But it strengthens the starting point, helping conversations begin with a clearer sense of what matters and making it easier for CFP® professionals to demonstrate the value they bring.

The impact of that work is visible in how consumers respond. Awareness of CFP® certification continues to expand, with total awareness growing from 75% to 87% and unaided awareness more than doubling over the life of the campaign. At the same time, preference for working with a CFP® professional climbed from 22% to 81% between 2011 and 2025, reflecting a growing distinction in the minds of consumers about what sets CFP® professionals apart.

In a marketplace often described as “alphabet soup,” that distinction carries real weight. It creates a shared understanding that extends beyond any single firm or individual. CFP® professionals enter conversations with a level of recognition and credibility that has already been established.

In 2025, CFP Board expanded that effort by introducing a national fall advertising flight, creating a more consistent, year-round presence designed to reach consumers during key financial decision-making periods.

The expanded campaign spans television, streaming, digital, print, audio and social media. It works across platforms to reinforce a single, clear message.

Across those moments, the message follows a familiar arc. Financial decisions often begin with uncertainty, questions, hesitation and the sense that the stakes are high. With the right professional, that experience changes. What feels complex becomes clear. What feels uncertain becomes manageable. The campaign reflects that shift, showing what it looks like when guidance brings a sense of direction and confidence.

Whether the message appears during a major sporting event, in a national news publication or through digital channels, the goal remains the same. Build familiarity over time and ensure that the message stays with consumers as they move from awareness to action.

That approach is producing measurable results. In a study by CFP Board’s Connected/Streaming TV Media partner, the fall 2025 “Electrician” spot achieved 74% unaided brand recall — four times the financial services norm — and ranked in the top 1% of nearly 100,000 ads measured.

In an environment where attention is fragmented and competition is constant, that level of recall signals something more than visibility. It reflects a message that resonates and, importantly, one that people remember when it matters.

That growing recognition is also translating into increased consumer engagement.

Turning awareness into advantage.

BY LYNN MCNUTT

— **A COUPLE SITS ACROSS** from a financial planner for the first time, unsure what questions to ask but clear on one thing: This decision matters.

Not long ago, that moment often began with confusion. Titles blurred together, credentials were difficult to distinguish and many people simply didn’t know what separated one financial planner from another. That’s beginning to change.

Over the past 15 years, a simple idea has taken hold. When it comes to financial planning, the standard matters. More and more, consumers recognize that there is a difference, even if they can’t always explain exactly what it is or where

they first heard it. The message settles in over time, shaping how people think about the choice in front of them: “It’s Gotta Be A CFP®.”

That kind of shift doesn’t happen suddenly, and it doesn’t come from a single interaction. It builds over time through repeated exposure and consistent messaging that reaches people long before they actively begin searching for financial advice.

▲ **Television commercials emphasize the feeling of confidence and security that comes from working with a qualified professional.**

CFP Board’s Public Awareness Campaign was designed with that in mind. Rather than focusing on immediate lead generation, it works at a foundational level, shaping how consumers understand financial planning and what they should look for in an advisor.

By the time someone sits down for that first conversation, they may not have all the answers, but they are more likely to recognize the importance of competence, ethics and a holistic approach. Research consistently shows that while consumers value advice that puts their interests first, terms like “fiduciary” are not widely understood. What resonates

Awareness ➔ Advantage

STATS

Public Awareness Campaign

47%
UNAIDED AWARENESS
 of CFP® certification among target audience (up from 17% before the Public Awareness Campaign began in 2011)

80%
INTEND TO USE
 a CFP® professional among target audience (up from 30% in 2011)

3.7M+
VISITORS
 on LetsMakeAPlan.org

690,000+
SEARCHES
 using the Find A CFP® Professional tool on to LetsMakeAPlan.org (up 49% over 2024)

39,358
MEDIA HITS

230,617
SOCIAL MEDIA ENGAGEMENTS
 up 75% over 2024



▲ Print and digital placements in *The Wall Street Journal* reinforced the campaign's message.

In 2025, 3.7 million people visited LetsMakeAPlan.org, and conducted more than 690,000 searches conducted through the “Find Your CFP® professional” tool.

Those interactions are not direct referrals, nor are they intended to be. They point to a broader shift. More consumers are actively seeking out CFP® professionals, already oriented toward the value of financial planning and the role it can play in their lives.

For CFP® professionals, that shift strengthens the environment in which they operate. It reinforces the credibility of the credential, supports their individual marketing efforts and helps conversations begin on a stronger foundation.

The expansion of the campaign required additional investment. That decision reflects a priority that CFP® professionals themselves have consistently identified: strengthening awareness of the CFP® mark and reinforcing its position in a competitive marketplace.

More than 90% of CFP® professionals say that increasing awareness of CFP® certification is a top priority, and strong majorities point to certification as an important contributor to their success.

For less than \$24 per month, certificants are part of a sustained national effort to elevate the profession and reinforce what distinguishes their work.

The Public Awareness Campaign operates at scale, shaping how millions of people think about financial planning before they ever choose a professional.

It does not guarantee outcomes, and it is not designed to replace the work of CFP® professionals. What it does is create a clearer starting point. Expectations are better defined. Questions are more informed. The standard is more widely recognized.

And in that moment, when a decision is being made and the choice matters, more people know what to look for: It's Gotta Be A CFP®.

When Plans Change, Financial Planning Shows Up

In a time of uncertainty for federal workers, CFP Board helped deliver timely, trusted guidance and mobilized CFP® professionals to meet the need.

BY SOPHIA JURGENS

THE PANEL



Karen Schaeffer, CFP®
 Founder of Schaeffer Financial and 2007 CFP Board Chair



Tammy Flanagan
 Federal benefits expert and founder of RetireFederal.com



Michelle Singletary
 Personal finance columnist for *The Washington Post*

IN EARLY 2025, sudden shifts in federal policy disrupted what had long been one of the most stable workforces in the country. Thousands of federal employees found themselves navigating layoffs, weighing early retirement or simply trying to understand what their benefits were actually worth. The financial questions were urgent and the answers weren't simple.

CFP Board moved quickly to help meet that need. Through its engagement on Capitol Hill, the message was coming through clearly: People needed help, and they needed it fast.

Ready When It Mattered

On March 20, 2025, CFP Board partnered with the Foundation for Financial Planning to host “Advising Federal Employees During These Uncertain Times,” a webinar that drew more than 2,500 registrants eager to better

support clients facing sudden financial disruption. The session brought together experts in federal employee benefits, equipping CFP® professionals with the knowledge to step in with confidence. Among them was Karen Schaeffer, CFP®, founder of Schaeffer Financial and 2007 CFP Board Chair, who offered practical guidance on the complexities of federal benefits, territory many financial planners were navigating for the first time.

The response extended well beyond the webinar. In the days that followed, CFP Board published a list of more than 250 CFP® professionals who had volunteered to offer their services at reduced rates or pro bono to impacted federal workers, a powerful expression of the helping spirit that characterizes the profession.

Directly to the Public

One week later, CFP Board went a step further. On March 27, it hosted its first webinar designed specifically for consumers, “Managing Your Finances in Uncertain Times: Resources for Federal Government Employees.” More than 1,500 people registered for the live event, with additional viewers accessing the recording in the weeks that followed.

The session featured Schaeffer alongside Tammy Flanagan, federal benefits expert and founder of RetireFederal.com, and Michelle Singletary, personal finance columnist for *The Washington Post*. Together they walked attendees through job transitions, benefits evaluation and the financial decisions that couldn't wait, offering practical strategies from trusted voices at exactly the right moment.

By the end, attendees had not only clearer footing but direct access to CFP® professionals ready to help.

What This Moment Revealed

The response to the federal workforce crisis showed something important about the profession. When circumstances shift suddenly and the stakes are high, CFP® professionals show up. They bring knowledge others don't have, offer it to people who need it most and do so in ways that reinforce why the CFP® marks matter. When people needed guidance most, CFP® professionals were there.

Quantifying the Impact

In its second year, the Financial Planning Longitudinal Study sheds new light on the value of working with a CFP® professional.

BY RACHEL L. SHEEDY, CFP®

WHAT IS THE TRUE IMPACT of working with a CFP® professional? CFP Board's Financial Planning Longitudinal Study (FPLS) is designed to answer that very question by tracking and comparing outcomes for Americans who work with CERTIFIED FINANCIAL PLANNER® professionals, those who work with other financial advisors and those who manage their finances on their own.

In its second year, the study shows that Americans who work with CFP® professionals achieve significantly better financial outcomes and enjoy greater personal well-being than others.

Americans who work with CFP® professionals are most likely to report that they are living comfortably and are particularly optimistic about reaching their financial goals. Ninety-four percent of Americans advised by a CFP® professional are confident in their ability to achieve their financial goals, compared with 85% of those working with an advisor who is not a CFP® professional and 81% of those who are unadvised.

They are also more likely to report higher levels of financial satisfaction. Fifty-one percent of people advised by a CFP® professional describe themselves as "living comfortably," which is 11 percentage points higher than those working with a financial advisor without CFP® certification (40%) and 20 percentage points higher than non-advised Americans (31%). Similarly, 45% of Americans who have been advised by a CFP® professional report rarely having family conflicts over finances, while 18% say they are "completely" satisfied with their financial lives.

Being Prepared Fosters Confidence

Americans working with CFP® professionals are more likely to feel prepared for a crisis, such as job loss or death. Five

BEHIND THE NUMBERS

Meet the Researchers



J. Michael Collins, Ph.D.

is a professor at the University of Wisconsin-Madison. He studies consumer decision-making in the financial marketplace, including the role of public policy in influencing credit savings and investment choices. He leads Wisconsin's Social Security Administration Retirement and Disability Research Consortium research center and co-founded SpringFour, an online resource for people facing financial challenges.



Stuart J. Heckman, Ph.D., CFP®

is an associate professor of practice and Ph.D. Program Director at Texas Tech University. He was the Academic Editor of the *Journal of Financial Planning* and is on the editorial boards of *Journal of Financial Counseling and Planning*, *Journal of Consumer Affairs*, *Financial Services Review* and *Financial Planning Review*.



Emily Koochel, Ph.D.

is Director, Family Governance and Education at Cresset Capital Management and an adjunct faculty member at New York University in the financial planning master's degree program. She is a subject matter expert on understanding the effect of financial behaviors and financial decision-making on personal and financial wellness. She was a co-contributor for CFP Board's book, *The Psychology of Financial Planning*.



Sonya Lutter, Ph.D., CFP®

is the inaugural Director of Financial Health and Wellness with Texas Tech University's School of Financial Planning, where she leads curriculum and continuing education opportunities in the areas of financial psychology, financial therapy and financial behavior. She is also the owner of ENLITE, where she helps bridge the gap between mental health and financial planning. She was on the editorial advisory board that produced CFP Board's book, *The Psychology of Financial Planning*.

in six report having three months of income saved in their emergency fund (83%), compared with 68% of those working with a financial planner without CFP® certification and 53% of unadvised Americans.

They are also more likely to feel their family would be financially secure if something unexpected happened. A quarter strongly agree their family would be OK if they were unable to work (25%), compared with 20% of those working with financial planners without CFP® certification and 11% of those who are unadvised.

Similarly, people working with CFP® professionals are more likely to have an updated estate plan. More than three in five CFP® professional-advised Americans have a will (61%), compared with 46% of those working with a financial advisor without CFP® certification and 24% of those who are unadvised. In turn, CFP® professional-advised Americans are more likely to feel their family would be OK if they passed away (41%) than those working with an advisor without CFP® certification (34%) and those who are unadvised (22%).

Making the Case for Working With a CFP® Professional

These findings help illustrate the value of working with a CFP® professional and provide evidence that can support conversations with current and prospective clients.

"CFP® professionals know they do important work, but this important research spells out in detail why the CFP® professional-client relationship matters," says Kevin Roth, Ph.D., Managing Director of Research at CFP Board.

The FPLS is the first comprehensive academic study to track and report the actual impact of holistic financial planning on clients.

Now in its second year of results, the study will monitor and measure the financial and overall well-being outcomes of a diverse and representative sample of American households over a period of at least 10 years, measuring financial outcomes and well-being. It is designed to provide an empirical assessment of the benefits of financial planning and working with CFP® professionals compared with services from advisors who do not hold CFP® certification as well as do-it-yourself approaches.

The researchers launched the study's second annual survey in May 2025 and sent it to targeted members of the AmeriSpeak® Panel, managed by NORC at the University of Chicago. The target population for data collection included working or recently retired (within the past year) U.S. households aged 25 to 65. The survey recipients serve as the primary or shared decision-makers in their households. They have a minimum household annual income and investable assets of at least \$50,000, and they have completed at least a high school education.

Sharing the Work to Benefit the Profession and the Public

With two years of results, sharing the findings, and how they can be used, is an important next step.

CFP Board has brought these findings into conversations across the profession, including at CFP Board Connections Conference 2025, where researchers Sonya Lutter, Ph.D.,

94%

of Americans advised by a CFP® professional are confident in their ability to achieve their financial goals.

CFP® and J. Michael Collins, Ph.D. discussed the results and their implications for practice.

CFP Board has also shared the findings through webinars and published research, including a June 2025 article in *Financial Planning Review* introducing the study's data and early insights. Recordings and additional resources are available on CFP.net.

The study also creates a new resource for researchers. Its data offer new insight into how people engage with financial professionals, as well as potential new directions for researchers in the future. CFP Board has made the study's data, methodology and survey instrument available at CFP.net.

While other studies have examined financial well-being, this study expands the framework to include elements of resource management and psychological-social conditions. The data captures financial health metrics and feelings about one's condition, which allows for a more complete picture of financial wellness within the financial planning space. The FPLS data provides a unique opportunity, in both the short term and long term, to understand more about the financial planning process and how working with professionals impacts client outcomes. In the long term, subsequent findings will enable a longitudinal analysis of outcomes associated with the use of CFP® professionals, financial professionals without CFP® certification and unadvised consumers.

The FPLS is still in its early stages. The initial two datasets provide snapshots of the financial situations of more than 4,000 Americans. The study's greater impact will come from collecting data from these same individuals year after year as they experience life's ups and downs, including those of the U.S. economy. This longitudinal data will allow researchers to examine more closely the relationship between working with a financial planner, specifically a CFP® professional, and achieving better outcomes. This includes examining why people decide to seek an advisor and how financial planning shapes life events, from marriage, career advancement and starting a family, to challenges such as health issues, unemployment and loss, as well as overall well-being.

CFP® professionals understand the value they provide. This study helps make that value visible, offering evidence of what it means to work with a CFP® professional and why it matters for clients, the profession and the public.



“A woman’s financial journey changes and is unique across her lifespan, and women are providing growing power and growing leadership in the wealth landscape.”

— 2025 Board Chair Liz Miller, CFP®, CFA®

◀ 2025 CFP Board Chair Liz Miller, CFP®, CFA® at the 2025 Women’s Design Summit.

Building on a Decade of Progress

Financial planning offers stability, flexibility and purpose. CFP Board is doing more to make sure women find their way in.

BY SOPHIA JURGENS

— **FOR WOMEN CONSIDERING** a career in financial planning, the appeal is real: flexibility, purpose and the chance to build lasting client relationships. The profession rewards those who enter it. The challenge has always been getting more women through the door.

More than a decade ago, CFP Board began working to change that.

In 2013, CFP Board launched the Women’s Initiative (WIN) to better understand the barriers women face in entering and advancing within the profession. That work helped establish a research-based framework for increasing the number and leadership of women CFP® professionals and informed the creation of the Center for Financial Planning in 2015.

Last year, CFP Board built on that foundation with the launch of Accelerate & WIN, an initiative led by 2025 Board Chair Liz Miller, CFP®, CFA®, designed to deepen that work and expand its impact.

The timing is significant. By 2030, women are expected to control more than a third of the nation’s wealth, with over \$30 trillion set to transfer to younger women over the next decade alone. CFP Board research confirms what that

shift looks like on the ground today: More than two in three women are already the primary decision-makers for household investments, and 56% say a financial planner is the resource they most trust to help them reach their financial goals. As Miller put it during an April 2025 webinar drawing more than 2,400 attendees, “A woman’s financial journey changes and is unique across her lifespan, and women are providing growing power and growing leadership in the wealth landscape.” Preparing for that shift means more than understanding women as clients. It means ensuring that women are fully represented in the profession itself.

Accelerate & WIN reflects that dual focus — strengthening both the profession and its ability to serve all Americans. In 2025, CFP Board released two major research reports, *Building Wealth: Insights on Women’s Aspirations and Growing Financial Power* and *Advancing Women in Financial Planning*, offering new insights into women’s financial decision-making, career pathways and the factors that influence both. The first examines what women want from financial planners and where they need the most support, from retirement security to caregiving costs to estate planning. The second explores what draws women to the profession and what stands in their way, finding that when women learn about financial planning’s human-centered nature, interest in pursuing it as a career jumps by as much as 27 percentage points among college students. The profession, the research shows, already delivers what many women are looking for. The challenge is awareness and access.

Those insights were brought to life through national webinars featuring CFP® professionals at the forefront of this work. At the “Serving Women Clients” webinar, panelists Cary Carbonaro, CFP® and Elaine King Fuentes, CFP® shared practical strategies for engaging women clients and illuminated the stakes. Despite living longer than men on average, women retire with roughly two-thirds less money than their male counterparts, underscoring why competent, ethical financial advice matters so much across every stage of

▶ Hannah Moore, CFP® of Amplified Planning at the 2025 Women’s Design Summit.



▶ Emily Bouche at the 2025 Women’s Design Summit.



“As women, we’re so much better together than we are apart. We rise together.”

— Cary Carbonaro, CFP®

a woman’s financial life. A companion webinar focused on advancing women within the profession, offering CFP® professionals and candidates guidance on career pathways and the tools to grow and lead.

“As women, we’re so much better together than we are apart. We rise together,” said Carbonaro, whose message extended beyond serving clients to the work of building a profession where more women belong.

This work builds on years of sustained effort. Through WIN, the Center for Financial Planning and ongoing partnerships across the profession, CFP Board has supported outreach, mentorship, scholarships and convenings designed to attract, retain and advance women in financial planning.

Progress in this area is the result of that sustained commitment and of the individuals and organizations who continue to show up and contribute to it. As that momentum continues, CFP Board will build on Accelerate & WIN through ongoing research, partnerships and programs that expand opportunity and help shape a profession where more women thrive and lead.



◀ Phuong Long, CFP® of Just Wealth and 2022 CFP Board Chair Kamila Elliott, CFP® of Collective Wealth Partners at the 2025 Women’s Design Summit



◀ The 2025 Women’s Design Summit in New York City

Complexity, caution and resilience.

Taking the Pulse of CFP® Professionals and Clients

Quarterly surveys offer a real-time view of the questions, pressures and decisions shaping financial lives.

BY RACHEL L. SHEEDY, CFP®

— EACH QUARTER, CFP Board looks at a different aspect of Americans’ financial lives to uncover what’s changing, what’s creating uncertainty and where people are looking for guidance. Taken together, these surveys offer a clear picture of the environment CFP® professionals and their clients are navigating.

In 2025, that picture reflected a mix of complexity, caution and resilience.

2025 CFP® Professionals Taxes Survey

At the start of the year, the pending expiration of the Tax Cuts and Jobs Act of 2017 (TCJA) was top of mind. Nine in 10 CFP® professionals said their clients’ financial objectives were at risk with the pending expiration of TCJA. Tax-related considerations included retirement-account taxation, current income-tax exposure and the impact of potential future changes to tax laws and tax rates. At the time, CFP® professionals focused on strategies including Roth conversions, increasing contributions to retirement plans and tax-loss harvesting.

Steering Clear of Financial Misinformation

Information has never been easier to access, but ensuring its quality has become a growing challenge. In CFP Board’s June survey, three in four Americans say they seek financial information online at least once a month, but only two in five believe the information they find online is “in their best interests.” That misinformation has real financial consequences, with three in five Americans saying they regret a decision they made because of financial misinformation. Against that backdrop, financial advisors, including CFP® professionals, stand out as the most trusted resource for financial information, reinforcing the value of advice grounded in expertise and accountability.

Lessons Learned: A Survey of American Gen Xers

Don’t let financial reality bite, says Generation X. The generation that grew up with latchkeys, music videos and access to 401(k)s throughout their career has a message for younger Americans: Do not make the same mistakes we did. In this September 2025 report, Gen X shared their financial

regrets, lessons learned and their advice for younger generations. Those regrets have taken a real toll, costing a median of nearly \$100,000, increasing stress and anxiety and eroding their sense of financial security. One of the biggest misconceptions, they say, was believing they had more time to save for retirement. Their top piece of advice to younger generations: Start saving for retirement now.

2026 CFP® Professionals Financial Outlook Survey

The year 2025 featured major shifts in economic policy, including increased tariffs, new tax laws and a government shutdown. At the same time, U.S. stock markets saw share prices rise, and the Federal Reserve began cutting short-term interest rates. In this environment, consumer sentiment varied significantly over the course of the year. It’s little surprise that the top discussion topics between CFP® professionals and their clients included the political climate, inflation and retirement.

Looking into 2026, CFP® professionals and their clients were cautiously optimistic. Half of CFP® professionals say their clients have a positive financial outlook for the year, with another 39% describing their clients’ mindset as “somewhat positive.” Four in five CFP® professionals report that their clients are confident in their ability to achieve long-term financial goals.

CFP Board’s quarterly surveys offer insights into how CFP® professionals and clients are responding to a range of issues throughout the year. Across these studies, CFP Board will continue to share perspectives as 2026 unfolds. Stay tuned.



Meeting the Moment

BY RACHEL L SHEEDY, CFP®

— **IN 2025**, change in Washington, D.C., moved quickly — and so did the need for clear, credible financial guidance. CFP Board focused on making sure that guidance was accessible when people needed it most, while continuing to strengthen the role of financial planning in policy conversations that shape Americans’ financial lives.

Resources in a Time of Need

In early 2025, federal workers in Washington, D.C., and across the country faced sudden job uncertainty as sweeping workforce reductions took hold. Scores of federal workers left either voluntarily through early retirement or involuntarily through reductions in force (RIFs).

While CFP Board was on Capitol Hill, the volume of financial questions and concerns streaming into congressional offices quickly became apparent, and the pressing need for sound financial advice was clear. CFP Board staff quickly met the moment, developing a host of resources to help federal workers navigate the uncertainty. Two webinars — one for financial planners and the other for federal workers — featured experts who provided detailed information on government programs and benefits. The webinars and their recordings attracted thousands of viewers. CFP Board also shared a list of CFP® professionals who volunteered to help federal workers on a low- or no-cost basis. (The resources are available at [CFP.net/federalworkers](https://www.cfp.net/federalworkers).)

As tariffs mounted and market volatility increased, CFP Board expanded its efforts to support consumers, hosting a May webinar focused on navigating uncertain conditions. These efforts were recognized with a 2025 ThinkAdvisor Lu-

minaries Award. “CFP® professionals want to help, and as we quickly saw the need for financial expertise, CFP Board sprang into action to help educate the public at a critical time,” said Erin Koepfel, Managing Director of Government Relations and Public Policy Counsel. (See story, page 17.)

2025 Legislative Highlights

Alongside its work supporting federal workers and consumers, CFP Board continued to engage on policy issues that affect CFP® professionals and the families they serve.

In 2025, that meant sustained engagement in Washington, D.C., and at the state level, meeting with policymakers, contributing to legislative proposals and providing input on regulatory issues. CFP Board held more than 100 congressional meetings, endorsed more than 15 bills, providing technical assistance to several, and submitted over a dozen federal and state comment letters.

Engagement also included direct education. CFP Board hosted two briefings on Capitol Hill for congressional staff, sharing insights from its tax research and the growing challenge of financial misinformation online. “This valuable forum allows CFP Board to showcase its research work and shine a spotlight on the critical issues facing CFP Board, CFP® professionals and the public directly in front of staff who are absorbing as much knowledge as they can to make informed decisions on various policies,” said Guneev Sharma, Senior Manager for Government Relations and Public Policy.

An important development this year expands how 529 savings plans can be used. The “Freedom to Invest in Tomor-

row’s Workforce Act,” supported by CFP Board, became part of broader legislation signed into law on July 4, 2025. The change allows 529 plans to cover expenses related to earning and maintaining professional certifications, including CFP® certification.

At the state level, momentum continues to build around financial literacy education. As more states move to require personal finance coursework as a requirement to graduate from high school, CFP Board is helping to elevate the role of financial planning in those conversations and encouraging CFP® professionals to engage locally.

Building for What’s Next

Not all of CFP Board’s work is visible on Capitol Hill. In 2025, the organization also strengthened the foundation that supports its long-term policy efforts.

The Public Policy Council continues to play an important role in advising CFP Board on issues affecting certificants and the public, with discussions covering topics such as retirement security policies in the U.S., nontraditional fees for financial planning services, such as retainers and hourly/monthly rates, and the U.S. Department of Labor’s Retirement Security Rule.

CFP Board also established the Policy Exchange Network. This new informal group of government relations representatives from about 20 firms, serves as a sounding board, information source and advocacy collaborator to help CFP Board stay abreast on important issues and the latest developments from Capitol Hill.

In addition, CFP Board also adopted six public policy priorities to guide its work, focusing efforts on strengthening the profession, expanding access to competent, ethical financial advice and protecting the public.

Looking Ahead

CFP Board continues to build a more connected and effective approach to advocacy, with several new initiatives launching in 2026.

In early 2026, CFP Board launched its Advocacy Center, a platform powered by VoterVoice that allows CFP® professionals and other stakeholders to quickly and easily engage with their federal and state elected officials. Calls to action to support CFP Board’s advocacy efforts can be answered with just a few clicks. This tool streamlines how stakeholders participate in public policy efforts and helps ensure that the voice of CFP® professionals is heard when it matters most. CFP Board will host periodic policy update webinars to keep CFP® professionals informed about major developments at the federal and state levels. These sessions aim to provide a snapshot of what’s happening in Washington, D.C., as it relates to the profession, clients, our advocacy and more.

CFP Board will also launch a structured recruitment effort to recruit CFP® professionals interested in supporting CFP Board’s advocacy work. Simply put, CFP® professionals’ voices matter most as practitioners in the community working with everyday people. The help can take the form of informing policy positions, participating in legislative meetings, contributing practitioner perspectives in comment letters and more.

If you are interested in volunteering to help advocate, visit [CFP.net/PublicPolicyVolunteer](https://www.cfp.net/PublicPolicyVolunteer).

CFP Board Six Public Policy Priorities

- 1
Standard
 Adopt a fiduciary standard for all financial advice
- 2
Access
 Enact policies that will increase access to financial advice and planning
- 3
Expand
 Expand retirement security for all Americans
- 4
Protect
 Increase protections and education for consumers
- 5
Advance
 Adopt policies that recognize the value of financial planning and advance the profession
- 6
Support
 Support and protect the nonprofit sector and private certification

Connections Conference

At Connections Conference 2025, the entire financial advice ecosystem came together to advance practice, performance and impact.

BY RACHEL L. SHEEDY, CFP®

CHICAGO PLAYED HOST to three days of dynamic discussions, practical takeaways and vibrant community at CFP Board Connections 2025. The second annual conference brought together CFP® professionals, firm executives, thought leaders, researchers, academics and students under one roof at the Chicago Marriott Downtown Magnificent Mile for a program packed with sessions, conversations and events designed to inform, inspire and strengthen the profession.

“Enjoying the great vibes” quickly became a common refrain as attendees made their way through the Oct. 6-8 program, moving from session to session, meeting through Braindates, visiting exhibitors and stopping by the Connections Café. With more than 900 registrants, the stage was set for attendees to truly make connections with each other, no matter their role or background.

The agenda covered a wide range of topics, from artificial intelligence (AI) to strategies for working with clients. Sessions spanned expert panels, fireside chats and solo presentations.

Many were eligible for continuing education credits, giving attendees the chance to earn up to 15 CE credits, nearly half of the two-year requirement to maintain CFP® certification.

While the content delivered, conference features also supported meaningful opportunities for attendee engagement. Conversation flowed at the networking reception, Braindate made one-on-one and small-group discussions easy to schedule, and exhibitors were stationed throughout the event.

Over the next few pages, explore highlights from this year’s conference. Next stop: Las Vegas. Oct. 5-7, 2026!

The AI Revolution: Looking Ahead

AI now touches nearly every corner of daily life, and financial planning is no exception. In her opening keynote, AI expert Kay Firth-Butterfield encouraged attendees to “take a step back and ask what clients know about AI,” citing a survey showing that 47% of respondents hadn’t heard of ChatGPT. Understanding client AI maturity, she noted, is a critical part of AI adoption.

To underscore AI’s current limitations, she shared an example in which the technology misidentified fruits in an image – a reminder that while powerful, AI remains far from flawless.

Firth-Butterfield also addressed

concerns about job displacement. “AI is good at helping to do ‘bits of jobs,’” she explained. “You may lose a person but not everyone will lose their job.” She noted that as the technology advances, firms and professionals will need to consider which responsibilities should remain inherently human.

AI themes appeared across the conference, including sessions on financial education, fintech and client engagement.

During the CFP® Pro Talks, three practitioners shared their perspective. “AI is never going to hold a client’s hand,” said Manuel Ruiz, CFP®, Managing Partner, Compass Private Wealth Group. He stressed the importance of understanding a client’s “why,” whether rooted in an abundance or scarcity mindset. “Be the planner that digs deeper than the data,” said Jasmine Renae Ray, CFP®, founder and financial planner, Bamboo Financial Partners. She encouraged attendees to “bring presence, patience and partnership.” Brett Danko, CFP®, president of The Brett Danko Education Center, LLC, summed it up: “A planner is the straw that stirs the drink. AI is going to help us do a better job. How you package it and how you talk to clients is what we offer.”

Danko also said that “curiosity is a superpower.” He advised the audience to keep learning, evolving and be curious, and understand your own “why.”

Advancing Women in Financial Planning

Drawing women to the financial planning profession is a key priority for 2025 CFP Board Chair Liz Miller, CFP®, CFA®. Her lunchtime keynote with Rachel Seidman, Ph.D., curator of the Smithsonian American Women’s History Museum, explored how historical financial barriers shaped women’s lives and continue to influence today’s systems.

Miller noted just how recent women’s financial independence really is. Until 1974, married women couldn’t get their own credit card. And while women have long been in the workforce, their representation in financial planning remains limited: Only 24% of CFP® professionals are women. The session “From Pipeline to Practice: Actionable Strategies to Attract and Advance Women in Financial Planning” brought together Miller, Dr. Megan McCoy and Hannah Moore, CFP®, who shared practical strategies for recruiting and advancing women, including sponsorship and embracing workplace flexibility.

As women’s financial power grows, both through increased earnings and the trillions expected to change hands during the “Great Wealth Transfer,” serving women clients becomes increasingly important.

In “\$84 Trillion in Motion: How Women Are Redefining Wealth,” Cary Carbonaro, CFP® shared strategies for building trust-based, value-driven relationships with women, including communicating with empathy and establishing clarity to foster long-term engagement.

Practice Management: Building Your Business and Serving Clients Well

Sessions throughout the conference showcased the depth and breadth of issues shaping client relationships and practice management today.

With millions of Americans transitioning into retirement, attendees packed sessions like Mary Beth Franklin, CFP®’s “Social Security Outlook 2025,” which outlined strategies for claiming benefits and navigating recent rule changes.



◀ Sonya Lutter, Ph.D., CFP® presented findings from CFP Board’s Financial Planning Longitudinal Study.

◀ Cary Carbonaro, CFP® presented “\$84 Trillion in Motion: How Women are Redefining Wealth.”

◀ 2025 CFP Board Chair Liz Miller, CFP®, CFA® delivered remarks highlighting the changing face of wealth in America.

◀ 2026 CFP Board Chair-Elect, Martin Seay, Ph.D., CFP® welcomed attendees to a session focused on jobs, production, inflation and the economy.

◀ J. Michael Collins, Ph.D. presented findings from CFP Board’s Financial Planning Longitudinal Study.

◀ 2025 Chair-Elect Terri Kallsen, CFP® hosted a fireside chat with Carrie Schwab-Pomerantz, CFP®.

◀ Rianka Dorsainvil, CFP® and K. Dane Snowden chat with other attendees at the 2025 Connections Conference

Connect

The realities of aging clients were also the focus of “Money & Memory: Beyond Retirement Planning” with Christine Moriarty, MBA, CFP®, which explored how to recognize early signs of cognitive decline and support clients and caregivers through those challenges.

A recurring theme across the program was the power of storytelling. In sessions such as “Bridging Generations: Legacy, Wealth and the Future of Financial Planning” and “Why Clients Delay,” speakers showed how stories and simple visuals help clients open up, bridge generational divides and move past emotional barriers around estate and legacy planning.

Understanding client behavior appeared throughout the practice-focused track. In “Communicate Effectively With Clients in Times of Stress, Loss and Transition,” attendees learned techniques for supporting grieving or newly single clients and building lasting trust. “The Psychology of Money in Marriage” took a deeper look at patterns of financial conflict and how planners can guide couples toward healthier communication and shared decision-making.

Other sessions centered on business growth and the evolving client landscape. “The Future of Financial Planning” explored how to engage next-gen clients through cultural relevance, behavioral finance and modern communication strategies, while “Advising Beyond Assets” highlighted how discovery tools and an outcomes-first mindset can transform client conversations.

Talent development rounded out the program. In “The Art of Career Development in Financial Planning,” panelists shared practical approaches to training and advancing new financial planners. And “Leveraging Pro Bono to Develop and Attract Advisor Talent, while Strengthening Firms,” demonstrated how a culture of service can strengthen firms, enrich communities and build the pipeline of future CFP® professionals.

From emerging technology to client engagement to the next generation of talent, Connections Conference 2025 offered attendees a clearer view of where the profession is headed, and practical tools to strengthen their work today. With momentum building, next year’s gathering in Las Vegas promises even more insight, innovation and opportunity.

▶ From left, Alicea Konieczka, Amber Stoll, CFP®, Michael Bush, CFP®, Miguel Angel Del, CFP® and Snezana Stojilkovic



▶ Then-CFP Board Chief Operating Officer K. Dane Snowden and Advisory Council Chair Bob Glovsky, CFP® chat with attendees



▶ From left, 2025 Chair-Elect Terri Kallsen, CFP® and Carrie Schwab-Pomerantz



CFP BOARD

CONNECTIONS CONFERENCE 2026

Las Vegas
October 5-7

Registration Now Open
Visit CFP.net/Connections26



▶ Then-CEO Kevin R. Keller, CAE welcomed attendees.

▶ Amy Florian presented “Communicate Effectively with Clients in Times of Stress, Loss, and Transition.”

▶ Attendees posed at the Connections 2025 social media photo booth.

▶ The Federal Reserve Bank of Chicago’s Daniel Sullivan



FINANCIAL PLANNING HALL OF FAME

Honoring the Leaders Who Define the Profession

BY LYNN MCNUTT

SOME PROFESSIONS have been around for centuries, established over generations. Financial planning is different. It is a modern profession, built within a single lifetime by people who saw what it could become. Just a few decades ago, there was no single standard, no unified path and no shared definition of what it meant to be a financial planner. The profession had to be constructed piece by piece.

In 2025, CFP Board launched the Financial Planning Hall of Fame to honor the individuals whose vision, leadership and commitment have established the profession and strengthened its service to the public. The program recognizes those who elevated standards, expanded access and helped define what it means to provide competent, ethical financial planning. Reflecting the broad impact of the profession, inductees may come from across the financial advice ecosystem, including practitioners, educators, researchers, journalists, policymakers and others whose work has advanced financial planning for the benefit of the public.

The inaugural inductees, Alexandra Armstrong, CFP® and Bill Anthes, Ph.D., reflect both the purpose and the progress of the profession. Together, they represent two essential foundations: a commitment to people and a commitment to standards.

A Commitment to People

For Armstrong, that commitment was personal. After her mother was widowed and left financially vulnerable, Armstrong dedicated her career to helping others avoid the same outcome. She became one of the first female CFP® professionals and a leading advocate for expanding access to financial planning, particularly for women.

“If you’re attracted to financial planning, you care about people,” she said.

That belief shaped decades of work to advance pro bono financial planning. She helped create the Foundation for Fi-

nanacial Planning, and as Chair of its Development Committee, led the effort to build the endowment to \$30 million. Her leadership helped establish pro bono service as a defining value of the profession.

A Commitment to Standards

Anthes brought a different but equally foundational perspective. As president of the College for Financial Planning and a co-founder of the organization that would become CFP Board, he helped create the structure that underpins the profession today.

In the early 1980s, as questions emerged about oversight and accountability, Anthes recognized that financial planning needed an independent body to set standards, oversee certification and uphold ethical conduct. That insight led to the creation of the International Board of Standards and Practices for Certified Financial Planners, now CFP Board, a decision that fundamentally reshaped the profession.

“That’s really kind of the kernel,” he said. “Educational standards, testing standards, monitoring of behavior, all of those things.”

An Enduring Legacy

Armstrong and Anthes were formally inducted on October 6 at the 2025 CFP Board Connections Conference in Chicago, where practitioners, educators and leaders from across the profession gathered to recognize their contributions. The selection was led by an independent committee of respected leaders chaired by Karen Schaeffer, CFP® (2007 Board Chair) and including Matt Boersen, CFP®, CFA® (2024 Board Chair); Bill Carter (1994 CFP Board Chair); Ben Coombs (member of the 1973 class of CFP® certificants); Sue Meisinger (public Board member, 2010-2013); Latha Ramchand, Ph.D. (Board member, 2019-2022); and Richard Salmen, CFP® (2017 Board Chair).

The Hall of Fame recognizes the past and inspires those who will shape the future.

► From Left, 2025 CFP Board Chair Liz Miller, CFP®, CFA® and 2025 Inductee Alex Armstrong, CFP®

► Back Row From Left: K. Dane Snowden, Richard Schaeffer, CFP®, Alex Armstrong, CFP®, Karen Schaeffer, CFP®, Matt Boersen, CFP®, CFA®, Front Row From Left: Dennis Moore, CFP®, Mark Johannessen, CFP®, Bill Carter, Lisa Davis, JD

► Awards from the induction celebration.

► Back Row From Left: Tim Kochis, JD, CFP®, Penelope Wong, Rachel Roth, Alex Armstrong, CFP®, Sherri Trombley, Front Row From Left: Tony Svach, Jon Dauphiné, Esq., Meg Carpenter, Yonhee Gordon



More People.
More Possibility.

+6,709

New CFP® professionals,
the most ever in a single year
▲ 3% increase over 2024

11,037

CFP® exam candidates,
a record high
▲ 6% increase over 2024

83%

preference for
CFP® certification

690,630

“Find Your CFP®
Professional” searches
▲ 18% increase over 2024

956

New racially and ethnically
diverse CFP® professionals;
most ever in a single year
▲ 9.3% increase over 2024

19,354

CFP® professionals provided
pro bono financial planning

433,390

Pro bono hours reported
▲ 11% increase over 2024

\$ 686,807

in scholarships awarded

3.68M

users on LetsMakeAPlan.org

▲ 49% increase
over 2024

CFP® professionals
all-time high

▲ 11,037,529

E X P A N D I N G

I N F L U E N C E

SNOWDEN REFLECTS ON LEADERSHIP, LISTENING
AND MOVING THE PROFESSION FORWARD.

WORDS BY LYNN MCNUTT
PHOTOGRAPHY BY STEPHEN VOSS

D R I V I N G

I M P A C T



DELIVERING MEANINGFUL VALUE

K. DANE SNOWDEN stepped into the CEO role at CFP Board on March 16, 2026, with a clear point of view about what the profession needs most and a deep connection to the organization. Snowden has been part of CFP Board's story for nearly a decade. He served as a public member of the Board of Directors from 2017 to 2020, then joined as Chief Operating Officer in 2023. Before that, he led the Internet Association as President and CEO and spent a decade as Chief Operating Officer at NCTA - The Internet & Television Association. He succeeds Kevin R. Keller, CAE, who retired after nearly two decades leading CFP Board, and takes the reins at an inflection point for the profession.

Financial planning is becoming more visible and playing a greater role in how people make important decisions. Snowden says opportunity now is to build on that momentum and expand the profession's influence, so CFP® certification becomes the essential choice for financial advisors, firms and Americans seeking financial advice.

That work begins with a simple focus: delivering meaningful value.

Visibility is a big part of that. The Public Awareness Campaign, "It's Gotta Be A CFP®," plays an important role, but it sits within a broader effort to help people better understand what financial planning is and why it matters. So does elevating the insights and research CFP Board produces, giving CFP® professionals effective tools to engage with clients and enhance their practice. And it means helping CFP® professionals and Americans better understand the value of the advocacy work CFP Board is advancing on Capitol Hill and in statehouses across the U.S.

For Snowden, this is grounded in how people experience financial planning, the questions they ask, the confidence they build and the decisions they make. That perspective shapes his approach: Listen first, stay close to what CFP® professionals need and focus on where CFP Board can have the greatest impact.

He sees a profession at an inflection point. Technology is accelerating change. Expectations are rising. The need for advice that combines technical expertise with human judgment continues to grow. In that environment, strengthening the role and voice of CFP® professionals becomes even more critical.

Snowden describes this next chapter as an evolution, not a revolution. The foundation is strong, the priorities are clear and the work now is to build with intention, expanding awareness, deepening value and increasing the profession's influence.

Snowden reflects on leadership, listening and how he plans to move the profession forward. Responses have been edited for length and clarity.

YOU'VE SEEN CFP BOARD FROM A LOT OF ANGLES — AS A BOARD MEMBER AND MOST RECENTLY AS COO. WHAT FEELS DIFFERENT NOW AS CEO?

What feels different now is both the weight and the horizon. As a Board member and COO, I had the privilege of helping shape and execute our strategy. As CEO, the aperture widens. Every decision carries broader implications, and I'm thinking more about where the profession needs to be five or 10 years from now and how we thoughtfully build the culture, capabilities and partnerships to get there together.

AS YOU SETTLE INTO THE ROLE, WHAT'S TOP OF MIND FOR YOU RIGHT NOW?

Listening and aligning. I'm spending time with staff, CFP® professionals, firms and partners to understand what they need most and where we can do better. At the same time, I'm focused on keeping us aligned around our priorities — strengthening the profession, supporting certificants and continuing to build trust with the public.

CFP BOARD HAS BUILT A LOT OF MOMENTUM IN RECENT YEARS. WHAT FEELS IMPORTANT TO CARRY FORWARD, AND WHERE DO YOU SEE ROOM TO PUSH THINGS FURTHER?

There's real momentum, and it's important to carry forward the clarity of purpose and the strong foundation that's been established. We've made tremendous progress in strengthening the value of CFP® certification, expanding public awareness and deepening engagement across the profession.

The opportunity now is to build on that foundation by continuing to innovate, strengthening partnerships across the profession and investing in the capabilities that will help us meet the needs of a changing landscape. That includes embracing new technologies, listening closely to stakeholders and always positioning the profession for what comes next.

THE PROFESSION IS EVOLVING QUICKLY. WHEN YOU THINK ABOUT THE NEXT FEW YEARS, WHAT WILL MATTER MOST FOR CFP® PROFESSIONALS?

The pace of change is real. What matters most is how well CFP® professionals adapt while staying grounded in what makes financial planning so valuable: trust, judgment and human connection.

Getting AI right will be a big part of that. It's not just about adopting tools. It's about harnessing AI thoughtfully, using it to enhance advice, deepen relationships and create efficiencies so professionals can focus on what only humans can do.

At the same time, we have an important opportunity to bring more people into the profession — people who reflect the diversity of Americans and can connect with clients from all walks of life. The future strength of the profession depends on both embracing innovation and expanding who sees financial planning as a career where they belong.

WHAT EXPERIENCES OR MOMENTS HAVE SHAPED HOW YOU THINK ABOUT LEADERSHIP TODAY?

I've been fortunate to have incredible mentors who shaped how I think about leadership. They showed me that authenticity matters. People respond to leaders who are genuine, who show up as themselves and who create space for others to do the same. They also taught me the importance of finding joy in the work. Even in demanding environments, joy fuels resilience.

Some of my most important lessons, though, came the hard way — getting knocked down and having to get back up. Those moments also build resilience and remind you that leadership isn't about avoiding setbacks. It's about how you respond to them.

Over time, I've become more comfortable being uncomfortable. Leadership often means stepping into the unknown and trusting your instincts, even when the path isn't perfectly clear.

HOW DO YOU TYPICALLY START YOUR DAY?

Catching up on the news — I'm a bit of a political junkie — then a Peloton ride. It clears my head and helps me start the day focused and energized.

WHAT DO YOU DO TO RESET OR RECHARGE?

I like to say, "I'm the CEO of my PTO." I saw that on an airline sign and it stuck with me. It's a reminder that rest isn't

a luxury. It's essential. Our brains need it, and creativity and strategy thrive when the mind has space to reset.

My seven-year-old doesn't really care about the details of my day. She just wants her daddy home to play. That simple expectation is grounding and a perfect reminder of what truly matters. It also reinforces the importance of rest. Showing up fully for the people who matter most only works if you've recharged. Being present, whether with family or at work, starts with giving yourself the space to rest and reset.

Family time is my best reset. A sunny destination with sand and water also does the trick. And a good Peloton ride is always the fastest way for me to clear my head and come back with more energy and perspective.

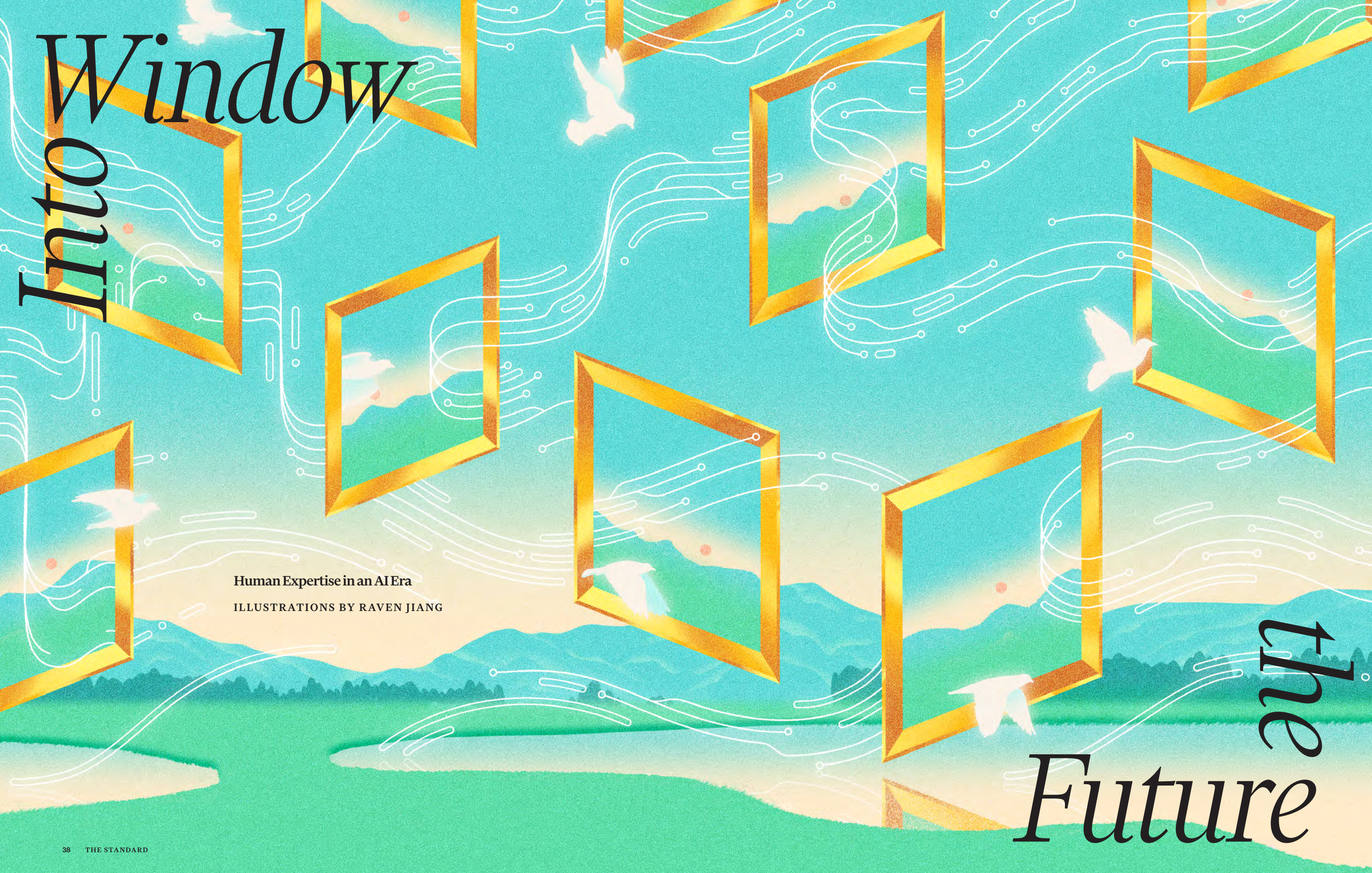
IS THERE A BOOK, IDEA OR EXPERIENCE THAT HAS SHAPED HOW YOU THINK?

My grandfather taught me lessons about leadership, kindness, working hard and being a person of your word. Those lessons continue to guide how I make decisions, lead teams and show up for others, both personally and professionally.

SOMETHING PEOPLE MIGHT BE SURPRISED TO LEARN ABOUT YOU?

I'm incredibly clumsy. My family jokes that I can trip over air. It's a good reminder not to take myself too seriously and to laugh at life's little stumbles.





Window *Into*

Human Expertise in an AI Era

ILLUSTRATIONS BY RAVEN JIANG

the *Future*

Financial planning is, at its core, about helping people navigate life's most important decisions.

BY LYNN MCNUTT

WHEN FAMILIES PREPARE FOR RETIREMENT, support aging parents or plan for their children's education, they turn to CFP® professionals for guidance. That trust is built on judgment, empathy and deeply personal relationships. Now the profession is entering a period of profound change.

Artificial Intelligence is transforming how financial planners gather information, analyze data and communicate with clients. Tools that summarize meetings, model complex financial scenarios and surface actionable insights are becoming fixtures in planners' daily workflows. Used thoughtfully, these technologies free planners to focus where they add the greatest value: helping clients make confident decisions about their financial futures.

At the same time, AI raises important questions about transparency, accountability and the ethical use of emerging tools, questions the profession must take seriously.

In 2025, CFP Board convened the AI Working Group to explore how artificial intelligence is reshaping financial planning and how CFP® professionals can leverage it responsibly. The result is *Harnessing AI in the Financial Planning Profession*, a report offering forward-looking insights and practical guidance for the profession.

Preparing the Profession for What's Ahead

The AI Working Group brought together senior leaders from across the financial advice ecosystem, including financial planners, firm executives, technology innovators and academics. Through structured discussions and scenario planning, members examined emerging AI trends, real-world applications and the evolving regulatory landscape.

The report builds on earlier CFP Board initiatives, including the *Generative AI Ethics Guide* and the work of the

Digital Advice Working Group. And across every scenario the group explored, one conclusion held: No matter how technology evolves, financial planning remains rooted in the relationship between planner and client.

AI as an Enhancement

Many CFP® professionals are integrating AI into their practices, not as a replacement for advice, but as a tool that can inform and reshape how that advice is delivered. As these technologies become more embedded in daily workflows, they are changing where planners spend their time. Routine tasks are streamlined. Planners can focus more on interpretation, decision-making and client relationships.

For CFP® professionals, the opportunity extends beyond efficiency. It's the ability to deliver deeper insight, more personalization and greater value to clients.

But these tools also introduce new responsibilities. AI systems can generate incomplete or inaccurate information, making professional oversight essential. Protecting client privacy, maintaining transparency and clearly communicating how technology is used are becoming core elements of professional practice. Judgment, context and accountability cannot be automated, making the planner's role more important, not less.

AI works best when it enhances professional expertise rather than replacing it.

A Roadmap for Responsible Innovation

The report outlines several strategic priorities to guide the financial advice ecosystem through this period of rapid change.

Thought leadership will remain critical. CFP Board will continue providing guidance to help CFP® professionals understand and use emerging technologies responsibly. Workforce development is equally important. The next



The future is not human versus machine. It's human plus machine.



AI works best when it enhances professional expertise rather than replacing it.

FP Alpha; and Apoorv Saxena, Founder and CEO of Obin AI. The session drew nearly 1,500 attendees.

Moderated by then-COO K. Dane Snowden, the discussion focused on practical implementation, emerging use cases and the evolving role of the financial planner. Snowden captured the session's central message: "The future is not human versus machine. It's human plus machine."

A second webinar in December examined the Working Group's findings, featuring 2025 CFP Board Chair Liz Miller, CFP®, CFA®, Snowden, and Jarrad Roeder, Partner at Heidrick & Struggles, which partnered with CFP Board on the report.

In 2026, CFP Board will expand this work through additional webinars and resources, helping CFP® professionals better understand AI's applications, risks and opportunities in practice.

The profession's foundation has not changed. Trusted relationships, ethical judgment and an unwavering commitment to clients' best interests will continue to define the value of financial planning, whatever tools CFP® professionals use to deliver it.

Updated Competency Standards Ensuring the CFP® marks stay modern, relevant and practical

BY RACHEL L. SHEEDY, CFP®

Financial planning continues to evolve, shaped by new technology, shifting regulations and increasingly complex client needs. As the profession changes, so must the standards that define it.

To ensure that CFP® certification remains rigorous, relevant and desirable, CFP Board undertook an extensive review of the Competency Standards. In January 2026, the updates to the Competency Standards were announced, with seven major changes to phase in over time. The changes will affect both current CFP® professionals, as well as candidates for certification.

These updates reflect a thoughtful, evidence-based process. Some standards were strengthened, others clarified and, in certain cases, existing requirements were intentionally retained where they continue to serve the profession and the public well.

generation of planners will need fluency with new tools alongside the human-centered skills that define great financial advice. And professional standards must also evolve alongside technological change. As AI becomes more integrated into practice, CFP Board will evaluate how its guidance and standards can address new use cases while continuing to protect the public.

Together, these priorities reinforce CFP Board's commitment to competence, ethics and public trust.

Supporting CFP® Professionals in the Age of AI

Throughout 2025, CFP Board convened experts and practitioners to explore how AI is already influencing financial planning. In a September webinar titled "Charting the Future: How AI Is Shaping Financial Planning," three members of the AI Working Group discussed emerging use cases, practical implementation lessons and how the financial planner's role may evolve alongside new technologies. The discussion featured Brooke Juniper, CFA®, CAIA®, CEO of Sage; Andrew Altfest, MBA, CFP®, President of Altfest Personal Wealth Management and CEO of

Future-Ready Standards

Q2 2026

CIMA® Added to the Accelerated Path

Certified Investment Management Analyst® (CIMA®) certificants will now qualify for the Accelerated Path. CIMA® holders must still complete the Capstone Course and hold a bachelor's degree. Other credentials that qualify for the Accelerated Path include Certified Public Accountant (CPA), Chartered Financial Analyst (CFA®), Chartered Financial Consultant (ChFC®), Chartered Life Underwriter (CLU®), Licensed Attorney, Doctor of Business Administration, or Economics, and CFP Certification from Outside the U.S.

Clarification of Independent Practice Competency

This clarification reinforces that passing the CFP® exam alone does not qualify someone to practice independently as a CFP® professional. Only completing all four E's — education, exam, experience and ethics — does.

Q1 2027

Experience Requirements

Candidates pursuing CFP® certification must demonstrate experience in at least three of the seven steps of the financial planning process, not just one. This aims to produce more well-rounded, practice-ready new certificants. Experience logged before the Q1 2027 effective date will continue to be evaluated under the current standard.

CE Requirement Increasing From 30 to 40 Hours

Every two-year cycle will now require 38 hours of general CE and 2 hours of Ethics CE (unchanged from previous standard). Up to 5 hours of general CE may be in practice management. The increased CE requirement will apply beginning with a CFP® professional's first full-year renewal cycle after the Q1 2027 effective date; no retroactive changes apply. CFP Board is launching a broader review of continuing education quality in 2026.

Qualified Pro Bono Work Meets the Standard Pathway Experience Requirement

This update formally codifies when and how pro bono financial planning experience may count toward the Experience Requirement and places a cap of 500 hours allowed.

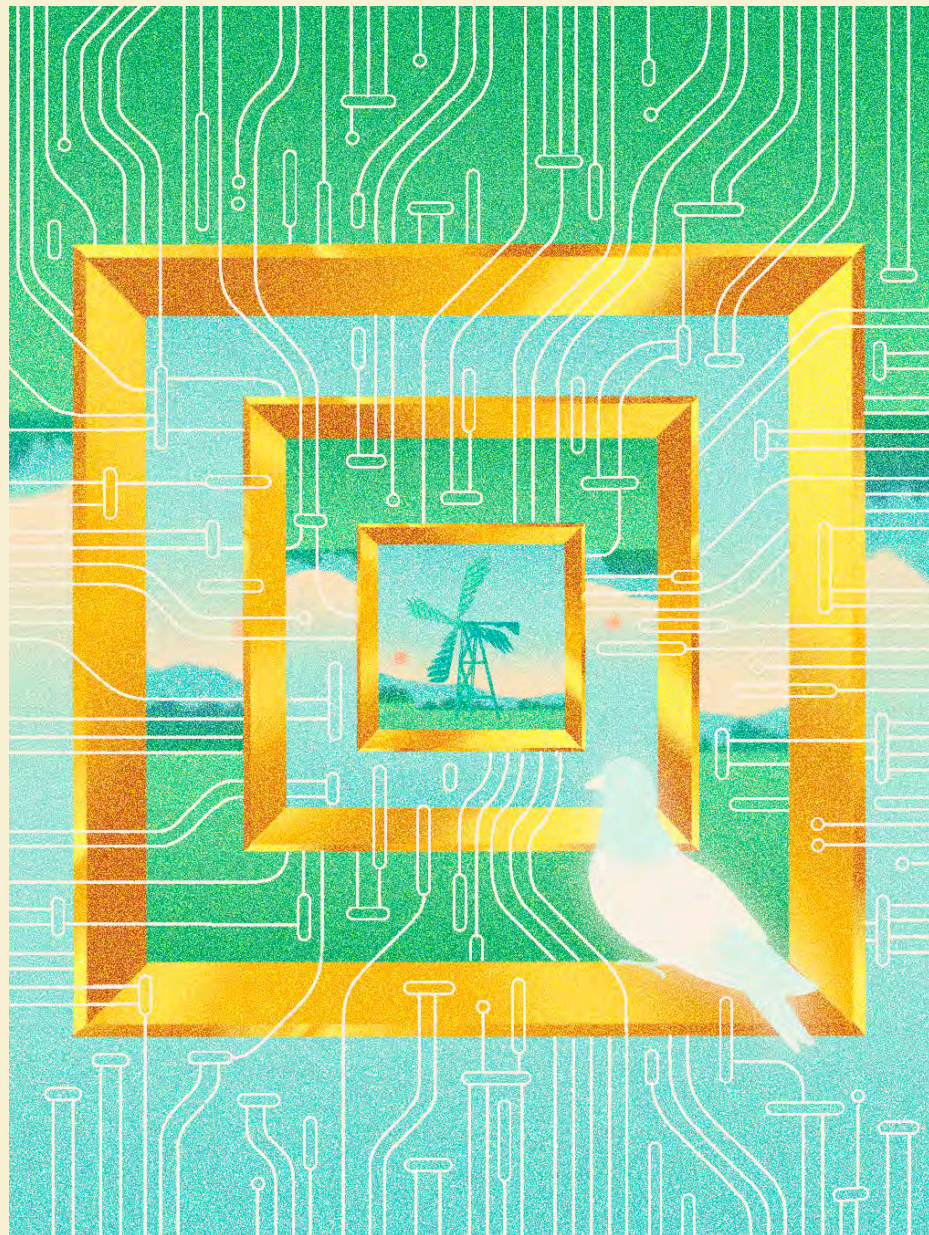
Required CE for High-Impact Topics

CFP Board may require CE on high-impact, time-sensitive topics, such as major tax law changes or regulatory shifts. CFP Board anticipates using this authority sparingly.

CE Carryover Introduced

Up to 10 excess general CE hours may be applied to the next renewal cycle. Ethics CE cannot be carried over.

These updates strengthen alignment between certification requirements and modern financial planning practice.



As the profession changes, so must

the standards that define it.

Thorough Review Process

These updates are the result of a multiyear process. In 2023, CFP Board established the Competency Standards Commission to review and evaluate the education, examination and experience requirements for certification. The commission, a 15-member body of practitioners, credentialing experts and former CFP Board leaders (many of whom hold CFP® marks), led a rigorous two-year review, which was also informed by extensive public input from more than 2,500 individuals and organizations.

The Board of Directors approved seven of the nine proposed changes in January 2026. Together, these updates strengthen alignment between certification requirements and modern financial planning practice, reinforce the integrated nature of CFP® certification's four E's – education, exam, experience and ethics – and aim to ensure that CFP® professionals are prepared to deliver competent, ethical, holistic advice in a rapidly changing environment.

The changes will phase in over time through 2026 and 2027, with each update taking effect on its own timeline.

Keeping Stakeholders Informed

With multiple changes and staggered effective dates, clear communication is critical. CFP Board will provide timely updates to help CFP® professionals and candidates for CFP® certification understand what the changes mean for them.

Communications will be delivered across multiple channels, including *CFP.net/CompetencyStandards*, the monthly CFP Board Report newsletter, webinars and social media. Additional guidance and resources will be available in advance of each implementation milestone to support clarity, readiness and a smooth transition.

FOR UPDATES, VISIT
[CFP.NET/COMPETENCYSTANDARDS](https://www.cfp.net/competencystandards)

WATCHING THE
FOR
IRDS
BLUE
BIRDS
B



Words by
Lynn McNutt

Photographs by
Cody Pickens

moment.
in that very
what you need
and they're exactly
it's a bluebird
your life
shows up in
Somebody just

Terri Kallsen, CFP® has a name for the people who show up when you need them. She calls them bluebirds.

“Somebody just shows up in your life — it's a bluebird — and they're exactly what you need at that very moment,” she said.

For Kallsen, the image captures how leadership works at its best. People arrive, contribute what they can and leave things a little better than they found them.

It's a philosophy well suited to her role as 2026 CFP Board Chair, a year that coincides with one of the profession's most significant leadership transitions in nearly two decades. After nearly 19 years as CEO, Kevin R. Keller, CAE has stepped down, and K. Dane Snowden now leads the organization.

Moments of change, Kallsen believes, are often when the right people step forward. Guiding CFP Board through that transition while continuing to strengthen the financial planning community has been one of Kallsen's central priorities. “We're going through a pretty big transformation,” she said. “I'm really excited to work with the incredibly talented team at CFP Board and all of our key stakeholders to ensure a smooth transition.” At the same time, she sees real opportunity ahead for the financial planning profession. “We are at a genuinely exciting moment for this profession,” she said.

Over more than three decades in financial services, Kallsen has built a reputation as a collaborative leader and champion for the profession. She currently serves as a partner at Rise Growth Partners, following leadership roles at Wealth Enhancement Group, Charles Schwab and earlier in her career at USAA.

At Rise Growth Partners, she works closely with independent advisory firms to help them scale, strengthen their businesses and navigate growth with intention. She advises leadership teams on strategy, talent and long-term value creation, drawing on her experience across large institutions and independent wealth platforms. Her

work is centered on helping advisors build enduring firms while maintaining a strong client-first culture.

Across those roles, she has worked with advisors, technologists and executive teams. Through it all, one theme has remained constant: service. “I've had extraordinary opportunities and worked with deeply talented teams,” she said. “That has made me a better leader.” Her early experience serving military families at USAA left a lasting imprint.

“I really learned that my work is very mission-driven,” she said. “My job is to serve.” That mindset continues to shape how she thinks about CFP Board's mission and the profession's responsibility to the public.

“CFP® certification is the standard,” Kallsen said. “More and more consumer demand is driving the need for competent, ethical, high-integrity financial planning.”

For Kallsen, meeting that growing demand means protecting the credibility behind the CFP® marks and making sure Americans understand what it represents. “Consumers need to know that when I'm wearing my 'CFP®' pin, they can trust that I'm putting their best interests first.”

Throughout her career, Kallsen has also been a strong advocate for expanding opportunity within financial services, particularly for women entering the profession. Early in her career, mentors helped open doors for her. She made a commitment to do the same for others, mentoring hundreds of professionals and creating opportunities for emerging leaders to observe how executive decisions are made.

The principle is simple: access changes trajectories. When people can see what leadership actually looks like

— its challenges, tradeoffs and opportunities — they begin to see their own potential differently.

That belief in expanding opportunity aligns closely with CFP Board's efforts to build a more diverse pipeline of CFP® professionals and ensure more Americans have access to competent, ethical financial planning.

Looking ahead, Kallsen believes one of the most significant forces shaping the profession will be artificial intelligence. While some fear technology could replace financial planners, she sees a different future. “A person's position is not going to be replaced by AI,” she said. “But those who don't understand or use AI will be replaced by those who do.” For planners, the task ahead is learning how technology can support their work while keeping the client relationship at the center.

“We test and learn how AI can help us in our business,” she said. “And we always think about it through the eyes of the client that we're serving.”

Used well, technology can free planners from routine work and allow them to focus on what matters most. “We'll be able to move beyond data crunching to higher-value, deeply human-centric work,” she said. That work includes helping clients navigate complex decisions around taxes, retirement, estate planning and family dynamics. “You're

dealing with behaviors and how people achieve their financial goals,” she said.

Kallsen believes CFP Board has an important role to play in helping the profession navigate these shifts responsibly, particularly around ethics, data security and standards.

If there's a thread connecting her career, from advising military families to leading major wealth management organizations, it's her belief in steady progress. She approaches leadership much the same way she approaches endurance sports. An accomplished runner who has completed 21 marathons, she sees both as exercises in patience, discipline and long-term thinking.

Like marathon training, leadership requires pacing, preparation and a vision that balances today's decisions with the needs of future generations of planners and clients.

As CFP Board moves forward under new leadership, that long-range perspective is exactly what the moment calls for.

For Kallsen, leadership is ultimately about stewardship — strengthening the profession, supporting those who serve the public and helping advisors build firms that can endure across generations. And along the way, she believes, a few bluebirds will always appear when they're needed most.





CFP Board Emeritus® Membership

The CFP Board Emeritus® membership program recognizes individuals who held CFP® certification for 25 years or more but are no longer practicing financial planning and want to stay affiliated with the CFP® professional community.

Learn more about the CFP Board Emeritus® Membership program: [CFP.net/emmeritus](https://www.cfp.net/emmeritus)

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Recognition

2025 Board of Directors

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Summit Place Financial Advisors LLC

Terri Kallsen, CFP®
2025 Board Chair-Elect
Rise Growth Partners

Martin Seay, Ph.D., CFP®
2026 Board Chair-Elect
Kansas State University

Louis Barajas, CFP®, MBA
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AABA (Association for the Advancement of Blood & Biotherapies)

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Felton & Peel

Linda Leitz, Ph.D., CFP®
Peace of Mind Financial Planning

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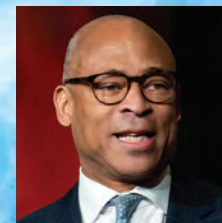
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