



Application for Transcript Review

Updated April 2021

In order to sit for the CFP® exam, candidates must first satisfy the **coursework requirement** through a CFP Board Registered Program. Registered program courses cover the Principal Knowledge Topics assessed on the exam.

You may have covered some of the Principal Knowledge Topics through coursework that is not part of a registered program. If you believe you have completed coursework that covers any of the required topic areas, you may apply for transcript review.

If you completed the coursework requirement through a CFP Board Registered Program, an application for transcript review is not necessary. Contact education@cfpboard.org for assistance.

To have your courses considered for credit, the enclosed application and required supplemental materials (below) should be sent to CFP Board.

Supplemental Materials

- Transcript
 - Unofficial transcripts can be accepted for this review but cannot be applied to the bachelor's degree requirement. Visit cfp.net/education for more information about the **bachelor's degree requirement** for initial certification.
 - Transcript must be from a regionally accredited college or university.
- Syllabi
 - Syllabi for each course under review (or course descriptions from the school's academic catalog) should be dated within three calendar years of course enrollment as verified on your transcript.
 - Course documentation should provide evidence of Principal Knowledge Topic coverage.
- Application review fee
 - \$250 non-refundable review fee. Payment can also be processed by phone.

Review Process

Use the enclosed Principal Knowledge Topics list to map out where your courses covered the required content. CFP Board must find evidence of the topics in your course materials to award credit. All topics under a topic category must be evident to receive credit for that category. Consideration of a category will not be given if any topics are left blank, but it is not necessary for all categories to be reviewed for credit.

Results of your transcript review will be communicated via email within 30 calendar days of receipt of all required application materials.

If your application is received fewer than 30 calendar days before the education verification deadline, you will need to sit for a later exam.

Note: Credit is not guaranteed. You will be notified of any topic categories that have received credit and all remaining areas required to be completed through a CFP Board Registered Program. Credit for the Capstone course is not available through transcript review. This requirement must be completed through a registered program.

Your complete application, payment, and supplemental materials should be submitted to education@cfpboard.org or by mail to:

**Transcript Review
1425 K St NW #800
Washington, DC 20005**



Application for Transcript Review

CFP Board ID # (required): _____
Name: _____

Email: _____
Phone Number: _____

Transcripts and syllabi (or course descriptions) from the following regionally accredited schools are included for review:

Table with 2 columns: Name of School Attended, Years of Enrollment

Courses submitted for review:

Table with 3 columns: Course Number, Course Title, Term of Enrollment

Credentials submitted for credit:

- Associate of the Society of Actuaries (ASA)
Enrolled Agent (EA)
Certified Employee Benefits Specialist (CEBS)
Fellow of the Society of Actuaries (FSA)

Copy of credential must be included. Visit cfp.net/transcriptreview to see which topic categories will receive credit for the above credentials.

Transcript Review Fee- \$250 (Non-refundable)

Check (Payable to CFP Board) Check Number: _____ Amount enclosed: \$250

MasterCard American Express Credit Card Number: _____
Visa Discover Name on Card: _____ Expiration Date: _____

Payment by phone requested at the number provided above

I hereby affirm that the above information is truthful, accurate, and complete.

Signature: _____ Date: _____



Principal Knowledge Topics

Using the course numbers from your transcript(s), record the course number next to the corresponding topic you believe was covered in that course.

Note: All content areas under a topic category must be satisfied in order to receive credit for that category. Consideration of a category will not be given if any content areas are left blank.

Principal Knowledge Topic Category	Course Number(s)
A. Professional Conduct and Regulation	
A.1. CFP Board's Code of Ethics and Professional Responsibility and Rules of Conduct	
A.2. CFP Board's Financial Planning Practice Standards	
A.3. CFP Board's Disciplinary Rules and Procedures	
A.4. Function, purpose, and regulation of financial institutions	
A.5. Financial services regulations and requirements	
A.6. Consumer protection laws	
A.7. Fiduciary	
B. General Principles of Financial Planning	
B.8. Financial planning process	
B.9. Financial statements	
B.10. Cash flow management	
B.11. Financing strategies	
B.12. Economic concepts	
B.13. Time value of money concepts and calculations	
B.14. Client and planner attitudes, values, biases and behavioral finance	
B.15. Principles of communication and counseling	
B.16. Debt management	
C. Education Planning	
C.17. Education needs analysis	
C.18. Education savings vehicles	
C.19. Financial aid	
C.20. Gift/income tax strategies	
C.21. Education financing	
D. Risk Management and Insurance Planning	
D.22. Principles of risk and insurance	
D.23. Analysis and evaluation of risk exposures	
D.24. Health insurance and health care cost management (individual)	
D.25. Disability income insurance (individual)	
D.26. Long-term care insurance (individual)	
D.27. Annuities	
D.28. Life insurance (individual)	
D.29. Business uses of insurance	
D.30. Insurance needs analysis	
D.31. Insurance policy and company selection	
D.32. Property and casualty insurance	
E. Investment Planning	
E.33. Characteristics, uses and taxation of investment vehicles	
E.34. Types of investment risk	
E.35. Quantitative investment concepts	
E.36. Measures of investment returns	
E.37. Asset allocation and portfolio diversification	

CFP BOARD

E.38.	Bond and stock valuation concepts	
E.39.	Portfolio development and analysis	
E.40.	Investment strategies	
E.41.	Alternative investments	
F. Tax Planning		
F.42.	Fundamental tax law	
F.43.	Income tax fundamentals and calculations	
F.44.	Characteristics and income taxation of business entities	
F.45.	Income taxation of trusts and estates	
F.46.	Alternative minimum tax (AMT)	
F.47.	Tax reduction/management techniques	
F.48.	Tax consequences of property transactions	
F.49.	Passive activity and at-risk rules	
F.50.	Tax implications of special circumstances	
F.51.	Charitable/philanthropic contributions and deductions	
G. Retirement Savings and Income Planning		
G.52.	Retirement needs analysis	
G.53.	Social Security and Medicare	
G.54.	Medicaid	
G.55.	Types of retirement plans	
G.56.	Qualified plan rules and options	
G.57.	Other tax-advantaged retirement plans	
G.58.	Regulatory considerations	
G.59.	Key factors affecting plan selection for businesses	
G.60.	Distribution rules and taxation	
G.61.	Retirement income and distribution strategies	
G.62.	Business succession planning	
H. Estate Planning		
H.63.	Characteristics and consequences of property titling	
H.64.	Strategies to transfer property	
H.65.	Estate planning documents	
H.66.	Gift and estate tax compliance and tax calculation	
H.67.	Sources for estate liquidity	
H.68.	Types, features, and taxation of trusts	
H.69.	Marital deduction	
H.70.	Intra-family and other business transfer techniques	
H.71.	Postmortem estate planning techniques	
H.72.	Estate planning for non-traditional relationships	