

EDUCATION PLANNING

A total of 72 Principal Knowledge Topics (PKTs) were derived from the 2015 Job Task Analysis. These topics serve as a blueprint for the CFP® Certification Examination and form the curriculum framework for CFP Board’s education requirement. Only content that can be tied directly to one of these topics is accepted for continuing education.

How to Use this Document: CE Sponsors are encouraged to use this series of documents as a resource and guide when offering programs or creating self-study courses on any PKT. The stated learning objectives (LOs), along with their level of complexity, when used singularly or in combination, are specific and measurable. They set the learning expectation for the participant and when used as the basis for an assessment will accurately measure learning outcomes.

CFP Board encourages CE Sponsors to periodically review the breakdown of courses by PKT category and consider establishing programs and courses to fill content gaps. That breakdown, which is updated each month, can be found [here](#).

C. Education Planning	Overview	Intermediate	Advanced
C.17. Education needs analysis			
a. Calculate the dollar amount needed to meet the education goals of the client. (college choice; dependent on perspective student age)	✓		
b. Evaluate the client’s ability to meet the savings requirements. (Financial Aid positioning/college choice)		✓	
C.18. Education savings vehicles			
a. Compare and contrast the tax implications and other features for the primary account types or strategies used for saving for higher education expenses. (tax position/gifting)	✓		
b. Recommend appropriate education savings vehicles given tax implications, dollar amount of savings needed, and the client’s preferences and situation.			✓
c. Recommend appropriate investment alternatives for the education accounts chosen given the client’s risk tolerance and risk capacity. (tax equations/consequences)		✓	

	Overview	Intermediate	Advanced
C.19. Financial aid			
a. Review and describe the likelihood and types of qualifying financial aid generally available.	✓		
b. Evaluate the client's qualifications for various types of financial aid as part of an education plan.		✓	
c. Understanding different financial aid methodology.		✓	
d. Determine to what extent education tax credits may be utilized to reduce the net cost of education			✓
C.20. Gift/income tax strategies			
a. Calculate the funds needed to meet gifting goals of a client. (rule limits for parents; other family member gifts)		✓	
b. Evaluate and recommend the availability of and qualifications for gift tax exclusions for the client's gifting goals. (using the tax codes)			✓
C.21. Education financing			
a. Evaluate and recommend the availability of and qualifications for financing education expenses as part of an education plan. (loan repayment options/debt structure/legal responsibility)			✓
b. Loan repayment structuring; restructuring; consolidation; loan forgiveness			✓

This is a product of the Council on Education as part of CFP Board's CE Quality Initiative.

We encourage you to review *Guidelines for Developing a Quality Live Program or Online Course* and other helpful documents found under [Resources for CE Sponsor](#).

For more information or questions email CESponsor@cfpboard.org or call **(202) 379-2258**.