

**COMMENTS ON CFP BOARD'S PROPOSED CHANGES TO THE COMPETENCY STANDARDS**

CFP Board invited public comments on its proposed *Competency Standards for CFP® Certification*. The comment period ran from December 17, 2024 through March 3, 2025. The comments received are posted below.

**Please comment on your level of support or opposition to the proposed change:**

***Increase the minimum CE requirement to 40 hours every two years.***

First name	Last name (c/o firm name, if applicable)	Response
Laura	Abbott DeCarolis	Those of us who are also licensed insurance agents or tax professionals have c.e. requirements that often do not qualify for CFP credits and vice versa. More c.e credits will likely NOT improve our level of knowledge but only deter us from spending more time helping clients.
Robert	Abendroth	This should not be implemented. Many of us professionals already have enough required CE for other licenses and certifications. In addition the range of CE course quality and relevance is completely ridiculous. It appears to be a money grab for certain companies in creating CE courses and this change will make this worse as companies rush to capitalize on the ability to charge for this. This is not always the case, but it exists. My recommendation is to reduce the required CE hours but increase the quality and relevance of the courses. Provide training on issues we and our clients face today and how we can be better servants to the public. Possibly this would include current updated training released by the CFP board or approved by the board ensuring relevance and quality. I'm a firm believer that increasing the hours will decrease the value and I would rather see a focus on quality and relevance.
Brian	Acker	30 hours of CE is more than enough. Some of the classes we take are redundant. I'd prefer fewer hours, but training on specific issues that are new that help us serve our clients. More hours of training doesn't mean we are getting quality of training.
Jessica	Adams	As a CPA, this falls in line with my requirements and would make record keeping and reporting more efficient.
Lucas	Adams	I agree that CE is vital, but I'm not sure adding ten more hours accomplishes any real goal that the existing 30-hour standard doesn't already address. This is just an added expense for companies and younger advisors when they are rightfully focused on building client books and actually practicing.
Patrick	Adams	We are active professionals that have other industry requirements with CE obligations and 30 hours is already a high hurdle for most. It's time away from our practices and family. This appears to be a push for more pro bono commitments from CFP licensed planners.
Charles	Adi	What research do we have to show that more CE hours will improve client outcomes? I personally believe that the current requirement of 30 is already

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		excessive. Especially for those practitioners who hold multiple designations that require continuing education.
Dennis	Adler	I think 40 hours is a good standard, but not a necessary one. The key issue is not the hours, but the availability of CE courses that are meaningful and truly add to your ability to be a good planner. I might say that some portion of the 40 hours should be to keep up with new developments in the field. For example changes to the tax law, technology available to planners and how to use the technology effectively, modern asset management techniques and innovation. My point is it isn't the hours it is the content that counts. Learning the same thing again and again is a waste. You should be forced, at least in part, to learn new things so you stay modern. Also, I support, if not already considered that any CE hour should count as a multiple of experience hours (maybe 3x) and if you want to do more than the requirement as a way to gain experience that should be encouraged.
John	Aguilera	There are many regulatory changes in our industry every year and many products improvements/changes the advisors should be made aware of that 30 hours may not be enough. CE is a commitment to our clients and the more we can show the better for the industry.
Aaron	Ahlstrom	This is ridiculous, we already have to pay enough for CE on top of the now \$455 certification renewal for which we get nothing from you. You increased our renewal fee by 28% and you don't provide us any support or services for the fee. Start providing us education instead of funding the CFP Bowl.
Frank	Akridge	with the annual changes in the SEC/FINRA landscape, technology, and global investment options.....need more CE
Yara	Alberto	this is time consuming and costly and should be take away all together
Nicholas	Alcorn	As someone who possesses multiple professional certifications/designations, as well as maintaining state-specific CE requirements, adding an additional 10 hrs every 2 years is quite frankly daunting. I understand that CFP is the Gold Standard for financial planning, and I want it to stay that way, but I feel like this is a pretty discouraging change for existing CFP holders. I really can't emphasize enough how much I hate the idea of doing EVEN MORE CE when I'm already well over 100 hrs per year in commitments because I have gone the extra mile to obtain various industry-specific credentials (NOT JUST THE CFP). The intent of this rule is to ensure that CFP holders are doing their best to stay relevant on industry specific knowledge, not to bog them down with additional layers of compliance and bureaucracy. Not to mention, you know, actually doing your job and serving clients to the best of your ability ... which takes time (to do well)
Stanislav	Alemaskin	Between Finra, corporate and the CFP board's required CE there isn't enough time to do the work itself
Austin	Allen	Seems excessive.
Mitchell	Allen	30 hours is absolutely plenty to stay on top of financial planning topics. It's ridiculous that this is even proposed. On top of all the other CE financial professionals have to do, this will be not approved by most planners I would imagine.

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Edi	Alvarez	Course work doesn't measure ability. More hours are just hours not demonstration of skill or practice.
Christopher	Amenita	Fine by me, if I can get through these courses with two young children and a full time job, I have no issue completing 40 hours of work within that timeframe.
Ramzan	Amiri	The 30-hour requirement is sufficient, as the professionals constantly research and learn as they service their clients daily.
Jennifer	Anders	Given that many CFP(r) professionals have insurance licenses and other designations that also require CE hours, I strongly oppose any effort to increase the amount we need to acquire.
Carson	Andersen	I really do not want to have to keep track of extra hours each year. 30 hours every two years is plenty.
Carol	Anderson	If security licensed and insurance licensed the professional already has additional CE. Strongly oppose additional hours. I already feel i spend more time on CE at times than with my clients. I would be in favor of someone 'non security licensed' to have the additional hour requirement.
Scott	Anderson	CE is a joke, no one enjoys it. if you are a financial planner you are constantly educating yourself. More CE is a terrible idea, making it harder to be a CFP (like it used to be) is a much better idea.
Jessi	Andrews	Between the CE we are required to do with FINRA and CFP combined is plenty.
Michael	Andrews	30 hours is enough.
Srihari	Angara	The two years and 40 hours is adequate
Anonymous	Anonymous	We do enough CE already. Promote the designation.
Elliott	Appel	Please, stop requiring more and more CE. Between the CFP, NAPFA, and IAR CE, it's getting ridiculous trying to track whether I have the right amount of CE and for the correct time frame. More CE is not going to make us better financial planners. CE is a 'check the box' thing I have to do every year or two, depending on the organization. When I don't have to do CE is when I can actually learn and improve my skills. What's the rationale behind more CE? What is it accomplishing? That's 10 more hours every two years that I can't be helping clients, expanding my knowledge on stuff that matters, or providing more pro bono hours.
Bill	Aquila	I strongly oppose this as a blanket update. I would however support this for CFP professionals who have held their certificate for less than 4 (or 6) years. But beyond that, I get FAR more education from real life experience with clients than I do from CE courses. Increasing the requirement to 40 hours is just making us all jump through more hoops.
Jaycob	Arbogast	I'm not sure about this one. I don't know of any evidence saying that CFP professionals are not getting enough knowledge from their CE. I think more than 2 hours a month would be pushing it. I would be interested to see some statistics on when people typically complete their hours. As in, do most professionals have 30 hours all coming in during the last 3 months of their cycle? Or do most people spread them out evenly over the 2 years? That may give you some insight as to whether professionals are viewing this as a hurdle that is more annoying or as a part of the ongoing learning process that they have incorporated into their lives.

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		As an education provider, I suppose I would have an opportunity for more revenue if the CE was increased, because I could create some courses to offer and charge for them. However I am trying to not let that bias my response.
Aaron	Archambo	The current 30 CE hour requirement are sufficiently onerous and comprehensive enough to demonstrate continuing efforts to maintain educational integrity. Adding an additional 10 hours does not appear to be grounded in sufficient evidence that the current CE requirement is insufficient. This proposed CE addition appears arbitrary and without due cause.
Stephen	Archer	Current CE requirements are adequate
Daniel	Armbruster	instead of increasing the number of hours required, why not be more specific on what courses, or what content must be completed every 2 years? If a 10 hour increase is put through, what about offering the available courses as part of the renewal fee? Please facilitate the process; don't make it harder.
Brenda	Armstrong	We already get so much other training, I don't think 40 hours is necessary.
Laura	Armstrong	30 hours is well in excess of what is needed to remain current in financial planning. Moreover, for those of us with other credentials (Securities and Insurance licensing), we already have other CE requirements beyond the CFP; an additional 10 hours is unreasonable and overly burdensome.
Christopher	Arnold	I'm not convinced that increasing the CE hours requirement is advisable. Rather, if the Board feels that certain topics or areas of study should be covered from certification period to certification period, such as the Ethics requirement, the Board should direct CFP professionals to complete CE in those specific areas of focus.
Andrea	Ashbacher	Enough CE already. No more!
Gerald	Asplund	I have 20+ hours /er year for IRS Enrolled Agent (72 every three years), 20+ hours for insurance CE, 5+ hours a year for product specific education, 30 hours for CFP, and 10+ per year for firm and regulatory education. It's easily 65-70 hours per year not including going to and from or preparation. I saw that you can apply pro-bono (3 hr to get 1) - so it's an end run - a method to incentivize probono work - which isn't a good deal because you'd have to do 30 hours of probono work to get 10 hours of CE credit. It's unreasonable.
William	Atkins	Another 10 hours does not help, just adds to more fees and time.
John	Atwater	30 hours is plenty of CE. Increasing to 40 creates an undue burden and lessens the quality of the CE.
Charles	Auerbach	Many CFP's like me are now also subject to 12 hours per year IAR CE for our State, including 6 hours of ethics. I feel it would be an unnecessary burden of time and cost by adding 10 more hours of CE.
William	Austin	I support all the proposed changes except for increasing the CE requirement to 40 hours from 30 hours. Most financial planner have CE requirements that don't qualify for CFP CE. For example, I have ethics CE for my insurance license and additionally firm element annual requirements. My CE requirement from all sources is approximately 60 hour every two years already.

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Drew	Backer	This is plenty of CE requirements in our industry. The CFP board doesn't have its own CE requirement, so just adding hours without specifying what makes up those hours seems unnecessary.
Raymond	Backers	Continuing education is not meaningful. Experience and the pursuit of knowledge gathered from practice is helpful. Possibly more CE initially but continually is wasteful for practicing CFPs until better CE are widely available.
Jim	Bagnato	Greater continuing education requirements will help the overall profession evolve in a positive way.
Colleen	Baird	I could go either way on this one --- if you are a practicing CFP you should be updating your knowledge and education constantly by choice, not force.
Douglas	Bajor	30 hours of CE is sufficient.
Kristin	Baker	Most of the education that occurs in this profession occurs in real time, as situations arise. Creating additional hours that need to be reported is an additional burden and potential expense for practitioners.
Luisa	Baker	We already have so much CE through other certifications, ongoing training at our respective firms,...the CE mountain of work outside of our daily job needs to decrease not increase.
Nicholas	Bakker	CFP Professionals are already required to meet a significant amount of CE requirements when you add up the CFP, FINRA, and State CE requirements. More CE requirements does not result in better CFP Professionals. Although they are well intentioned, CE requirements across the board are a joke and are hardly relevant to the actual work of CFP Professionals.
Dave	Balakrishnan	Need better integration with FINRA / SEC CE requirements so that a CFP is not overwhelmed with multiple CE requirements.
Michael	Baldwin	I don't have a strong opinion on this because I think anyone who takes the time to get certified having completed the Required Coursework or having a quality designation (I don't think the CIMA is a quality designation) will by their very nature keep abreast of the required education. This being said, I don't know that increasing the requirement is anything other than a mechanism to police people who otherwise shouldn't earned the title CFP® professional
Edward	Band	30 hrs CE is more than enough
Mark	Baniewicz	CE is good for the profession. 5 extra hours a year doesn't seem too big of a deal.
Darryl	Banks	Unclear to me that simple increase in CE requirements ensures competency or proficiency. The CE platforms I've used are so generic that it simply feels like a waste of time and money to simply say that CE has been completed.
Josh	Bannerman	I've been a CFP for 20years. I'm not saying I can't learn anything new but the CE requirement is stupid and a waste of money and time. Nothing is benefited from 40 hrs unless you sell CE courses. If you honestly ask 1000 CFPs 990 of them will tell you they don't learn anything in cookie cutter out of the box CE mandated courses.
Rick	Baray	An extra 10 hours is reasonable given the many recent legislative changes

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Andrew	Barfoot	30 hours of quality CE is enough. And there is not enough quality CE out there to fill up 40 hours, in my opinion.
Christopher	Barker	While this may sound like a departure from my previous statements of making the program harder, I really don't feel like CE is beneficial in the real world. Out of my 30 hours I do every year I would say about 5-10 of those hours are actually valuable to advancing or continuing my knowledge base. The other 20+ hours are just a time suck to fill the requirement.
Alan	Barnes	As a CFP professional and DualReg and CLU, I am bombarded with CE (bank required education, FINRA, State Insurance, CLU, etc.) If somehow the 40 hour requirement will take the place of FINRA requirements of State Insurance requirements, etc., I would be open to it. When the overall CE requirements of a Financial Consultant CFP professional becomes so much that you that consider dropping credentials, it's too much.
Lloyd	Barnhardt	The more rigorous standards, the better!
Amy	Barrett	I have the CFA certification, and the CFA Institute requires zero continuing education because their professionals must educate themselves to continue in the profession. The CFP Board should NOT increase the education requirement. The increase will not insure better educated CFP professionals. In addition, the education program is NOT integrated with FINRA requirements. I have many hours to do for the CFP Board, FINRA and for my other designation. More is NOT better.
Edward	Barrett	IWI requires 45, CPE 45-60 and CLE 40 to 60 hours
Meg	Bartelt	Meh. I try to seek out CE that actually really teaches me useful stuff, but even I'll admit to consuming useless CE just to satisfy the requirement at times. There is a LOT of pretty useless CE out there. (Just how many times is it helpful to read a basic article about making the Roth vs. pre-tax decision? Or sitting through a low-value conference session.) I'd rather see a tightening up of the standards to *qualify* as CE and keeping the # of hours the same.
Tejuana	Baskerville (National Association of Personal Financial Advisors)	NAPFA's own CE requirement is 60 CEs every two years; with so many fields of study, NAPFA believes its CE policy is an important part of maintaining the highest competency standard in the profession. Many NAPFA members complete more than 60 CEs during the two years. HT
Marc	Bastien	Oppose. I have other non-CFP credentials that also have CE expectations, and I often complete CE training for which the CFP board does not give credit. 30 hours of CFP CE is entirely sufficient.
Edmund	Batchelor	I believe the existing criteria is sufficient to keep practitioners current and increasing to 40 hours creates a burden. I believe our industry is characterized by planners that stay abreast of law changes and new techniques. A certain amount of continuing education is important but imposing an increase would be a mistake.



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Kyler	Battles	The thirty-hour CE requirement is a satisfactory education minimum for all planners that are actively practicing. Increasing to 40 I'm not sure will have the educational effect desired.
CRaig	Baum	The CE requirement is one of the larger number of many of the degrees or licenses I hold and I feel is a sufficient number of credit hours to have to attain. Forty is overkill and I strongly support keeping the requirement at 30.
James	Bayliss	We have enough Ce as it is. Along with the CFP and other licenses/designations people have 100's of hours of ce. This is ridiculous.
Thomas	Baysinger	I am not sure if the CE vendors are the ones advocating for this, but it seems like something like this is being considered for financial reasons by those that would benefit from it and is unethical for our organization to consider. 30 hours is a lot to keep up with and pay for, including the \$455 per year. This will just be nickel and diming people with the CFP who already have a ton of other expenses. I would like my professional organization to support me and not find ways to take more of my income.
Chris	Beard	With all other licensing, this is absolutely a non-starter. There are other obligations - IAR, potentially FINRA, and certainly insurance as well. Another 10 hours is absolutely not necessary.
Steve	Beard	Too many hours Not relevant
Chad	Bearden	Most of the CE granted is on bogus topics already. Increasing to 40 hours will just further cement the bogus CE because advisors are already willing to take those easy and wasteful events for the pseudo CE.
Geoff	Beck	Given the strict experience requirements, I believe this is unnecessary.
Leslie	Beck	Let's see - so now the Board wants 40 hours. IAR requirement is 24 hours. NAPFA requirement is 60. Anyone who thinks that these numbers mean anything does not have a practice. It's not the number of hours required - it's the subject matter (staying on top of changes!) and how it's presented. The actual hour requirement means nothing, as shown by the fact no one can agree what is really effective (maybe a money grab? Just sayin'...)
Thomas	Begley	I think this is reasonable.
Phil	Behnen (Centennial Advisors LLC)	Current standard is more than enough, this is a ridiculous proposal, should also waive CE for those with 25plus years of CFP experience
Brettq	Beimers	I would support if more credits can be double-dipped. Meaning, with the new IAR annual CE credits, there is already an increase in continuing education for a large number of advisors.
Jason	Bell	This is an awful idea and feels like a money grab.
John	Bell	30 hours is enough. you can get CE credit in so many different ways, this just seems like an unnecessary increase when many of the credits can be gotten through attending a webinar and don't even have to pay attention if you don't want to... unnecessary.
Claudia	Bellars	I currently take so much CE on both life insurance and annuity, FINRA, SEC (dual registered), that I would like this all to cross over to the CFP.

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Jason	Bely	Increasing the CE requirement makes sense. Other than specific requirement for ethics CE, is there any thought around specific topics required for CE?
Joseph	Benedetti	We have enough CE and most CFPs also have enough other agency requirements keeping us busy if not overwhelmed.
Chet	Bennetts	The proposed increase in the continuing education (CE) requirement from 30 to 40 hours every two years reflects the growing complexity of the financial planning profession and the need for ongoing professional development to stay current with evolving industry standards. This adjustment underscores the importance of lifelong learning and reinforces the commitment of CFP® professionals to providing high-quality, informed advice to clients. However, this increase may present challenges for some practitioners, particularly those in smaller firms or specialized roles where access to CE opportunities may be more limited. To ensure the change is both effective and equitable, consideration could be given to providing greater flexibility in how CE hours can be earned or implementing a phased approach to allow practitioners adequate time to adapt to the new requirement.
David	Berkeihiser	I received my CFP Designation in 1999 and have been in the industry since then. The amount of CE I need to complete for all of my various professional designations, BD, RIA, States, Insurance, etc. is already way too much (out of hand). Adding more CE will not make practitioners more qualified and will only serve to incentivize CFPs to choose the easiest least effective CE alternatives possible as they are already inundated by a tsunami of CE. You will likely also see some practitioners drop their CFP Designation because it's just not worth the cost and effort. I strongly oppose increasing the CE Requirements at all. Thank you!
Ty	Bernicke	I already have an unbelievable amount of CE on an annual basis. It is literally getting ridiculous, and this not what I signed up for. If this passes it would feel like a bait and switch. Please do not do this.
Robert	Beswick	There are so many CE requirements from FINRA, Insurance and CFP; it is overkill!
Kenneth	Bieri	For those of us using multiple letters/designations, you are going to push CFP's to settle as ChFC's due to such demanding time requirements of time to hold the letters after working so hard to earn them, 30 hours is the appropriate prescribed requirement in my opinion.
Joshua	Biggs	30 hours of CE requirement over two years is more than enough to maintain competency and demonstrate ongoing capabilities in the industry. An additional 10 hours every two years would not provide a meaningful increase in benefit to the CFP holder or the clients they serve and support. It would provide a meaningful increase to the revenue of CE providers, which is clearly the intent of this proposal.
Alicia	Bigler	Would be better to require continued education to include reading new research.
Joseph	Billerman	The current requirements are sufficient. This increase would not significantly increase or preserve the quality of the CFP marks, but rather would place an additional burden on CFP holders, many of whom already have limited availability in their schedules.

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Brad	Blackburn	CE is being increased in all areas of the financial service realm (insurance license, securities license, firm compliance). I believe the people that benefit from this are the companies who sell CE courses not necessarily the advisors.
Kathryn	Blake	I don't believe that adding 10 extra CE hours translates to more competent CFP® professionals. It does take time away from endeavors which are likely more productive. The ones that really want to add to their skills will do so with the current 30 hour requirement. I'd be curious to see real data to answer this question objectively (read: NOT studied by CE providers!).
Steven	Blandino	I am not entirely certain why the CFP requirements are in need of a change. Most changes are not of much significance. One change I am opposed to is the increase of CE from 30 to 40 hours. I have been practicing for almost 30 years. I am very confident the CE increase will in no way increase the efficiency of any advisor. It only looks good on paper or to appease people that want to look as if a significant change is happening. 30 hours is plenty of time. Even at 30 I find myself taking CE credits that do not improve me but take my time. I attend invaluable 2 and 3 day conventions each year to improve but only receive a few hours for events. So please, do not increase the CE limit. The only people that benefit are institutions we have to pay to obtain the credit and waste our precious time. Those of us relevant in the business take the time to go to useful events and webinars etc. to keep up to date and remain sharp in the industry.
Jeff	Blaser	no need to add more CE nor more complexity to the program
Brandi	Blaylock	If they have other certifications also, 30 hours is enough on this side, along with all the other CE they have to maintain for other licenses and certifications.
Brianna	Blount	Increases the accountability to maintain current knowledge to maintain the CFP certification. 30 hours vs 40 hours over a two year period is reasonable.
Esther	Blue de Avalos	This will help professional keep the certification and give ample time to complete continuing education.
Peter	Bobolia	It is very easy to accumulate 30 hours of CE. There are so many wonderful FREE CE opportunities from vendors, RIAs, and custodians. Not to mention conferences. Plenty of very interesting topics to grow our knowledge and expertise. I always thought 30 hours was too easy. Unless you wait until the last month to recertify this is no problem whatsoever.
Nick	Bodnar	No comment. The quality of the coursework should be scrutinized, not the quantity.
James	Boles	I believe 30 hours every 2 years is helpful without being too cumbersome to keep and use the marks as a professional.
Danica	Bolton	With the new IAR requirement for annual CE, this feels burdensome. It is difficult to find courses and seminars that qualify for dual credit (IAR and CFP). This increases the time spent away from clients as well as costs to small firms to enroll their employees in multiple courses.
Ona	Bolton	As a CPA, I have to have 120 hours over a 3 year period. 40 hours every 2 years is reasonable.

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Keith	Bonner	We have enough CE as it is. Most CE is checking a box. It does not make me a better CFP.
Jeremiah	Borage	Most of us are already completing a significant amount of continuing education for Finra, firm-level, CLE, CPE, (etc. etc.). Additional CE is a cumbersome, unnecessary requirement, the primary outcome of which is additional revenue for educational material providers.
Becky	Boston	This aligns the CE hours with other CE programs and allows for more flexibility for completion. More hours, means more education - which, within reason, is a good thing.
Douglas	Bouck	Raise the quality of CE instead of the hours. We are very busy and the additional hours might be cumbersome.
Matt	Bowen	CE hours while good intentioned are largely a check the box waste of time. Professionals do them to get them done, not further their knowledge.
Jordan	Bowersox	30 hours is plenty of time out of our job already
Christopher	Bowman	The only people this will hurt are those who are not continually learning and try to cram their CE into the last month before their renewal.
Scott	Bown	What's the statistical rational for this change? This seems completely arbitrary to me and would only cost more time, money and effort for the diminishing return on CE credits.
Phillip	Bracey	If the amount of hours increased, I would like to see more overlap with other professional hours qualifying as CFP also. For example, as an Enrolled Agent I would like to see all of my tax hours count for CFP as well. Currently I have approximately 60 hours per year for all of my licenses and credentials.
Jordan	Bradford	I don't think 10 extra CE hours will make a difference in the quality of advice that a CFP(r) is able to give.
Charles	Bradshaw	This is excessive especially for professionals with multiple designations and licenses.
Cindy	Bragdon	YES! So many certifications now require MORE than the CFP certification CE and, in my view, CFP is the most important, difficult, comprehensive and effective. Bias acknowledged!!
Nathan	Bragg	I do not support. Why would this change be necessary?
Jason	Branch	With the changes in the financial industry it is necessary to stay up to date on changes. The move to 40 hours is appropriate and easy to accomplish within the 2 year time frame.
Tina	Brannan	Conditionally support. I feel that continuing education is important given the complexity and ever-changing nature of our job. However, the structure and the content of the current CE offerings do not accomplish its aim, to make a meaningful impact toward keeping our knowledge up to date. Simply adding to the number of hours needed within this current framework feels like a waste of everyone's time.
Alexa	Brascetta	We already have many requirements on our shoulders. I wish regulators, compliance departments and the board could better work together on this point to make it succinct and educational.

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Charles	Bremer	Many CFPs such as myself have other designations that require CE's. By increasing the CFP CE's by 30% this reduces time I can spend helping clients with their future. I also think more CE's does not translate into more competency since some CE's people do simply because they have to and do not take away much from said courses. I would be in more support of having an increase of say 2 hours per year for now which would or could include a course that has to do with regulatory changes (ie: secure act and 2.0) to prompt CFP's to stay up to date. Sort of like the Ethics requirement. But a full 10 hours more would not translate into better CFP's. This is not much different than higher taxes translating directly into better government spending.
Melissa	Brennan	Not unless a licensee can include in the extra 10 hours the CE required by their firm, their broker dealer, the state department of insurance, and any other body that regulates that professional.
Sarah	Brice	I strongly support vigorous practical CE. I fear that some CE is hastily chosen and does not always get taken seriously by industry professionals. I feel that for those committed to the designation, and committed to serving our clients; we should be held to the highest standards of Continuing Education to maintain our baseline knowledge; and that it should include updates to Tax laws, updates to estate planning techniques within the scope of financial planning; and increased ethics hours. There should be no ambiguity. We are held by this standard to do the best for those we serve, and to do the best we can, we should have the best in education to continue to do so for all the years that we work while holding this designation.
Shawn	Brickler	Current standard is plenty, when considering majority of CFP's hold other licenses or designations requiring CE hours in many related ares of financial planning, in addition to the CFP's CE requirements.
Sterling	Brightman	30 credit hours is sufficient for CE. Most of us must also have state CE and as IAR's NASAA certification CE. There is no need to increase the CE requirement. For example last year I had to complete 30 hrs CFP CE, 12 hours CE due to being an IAR and 16 CE hours for the state of Virginia.
Nancy	Briguglio (Brightworks Wealth Management)	The volume of CE required for CFP and investment licenses is burdensome since investment CE doesn't count toward CFP CE
Jonathan	Brinson	Given all of the time we devote to our own personal 'continuing education' process (staying on top of tax/investment/legal changes in the industry, deep dive on various practice areas, etc. ) outside of the formal CFP CE process, increasing the amount of specific, CFP certified course work needed to meet the continuing education requirements is not a positive change and would lead to more duplication of effort.
Matt	Britton	Doing a few extra courses doesn't make me a better financial planner. It's the hands on experience

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Jack	Brod	Makes zero sense unless you first address the quality of CE offered. CFP Board is doing very little auditing, oversight, review. Its standards for quality are very low. The secret that everyone in the industry knows - except CFP Board - is that CE is constantly being gamed (e.g. able to get 6 hours in 20 minutes through certain providers). 30 hours is jokingly too low for any serious aspirational profession but merely raising it without a forceful upgrade to quality is a waste.
Zach	Brody (Lumiere Financial)	The current CE is sufficient.
Samuel	Brooks	30 hours is perfectly fine as is. 40 is excessive
Samuel	Brooks	30 is enough, adding 10 more hours is excessive
Eric	Brotman	The amount of CE required and lack of ability to count courses towards multiple designations has gotten oppressive. I believe I need about 160 hours at this point due to multiple certifications and it's simply too much time to spend not actively working.
Emily	Brown	It allows CFP Professionals to manage their time however works best. Life gets crazy.
Gail	Brown	For those practicing, this is important. For retiree, like myself who keep their registration, just to keep. less important.
James	Brown	I believe the 30 hours is sufficient.
Kyle	Brown	This change would give me less time to spend with clients, which means I would need to charge clients higher fees to maintain the same level of compensation. Higher prices mean that financial planning services are available to fewer clients. If firms feel that their staff would benefit from additional education, those firms are free to pursue that and market that as a point of distinction compared to their competitors.
Mark	Brown	At Merrill, we are required to do about 30 hours of continuing ed per year. in addition, for my california insurance license, i must complete i believe 30 hours of ce every two years. i then have to comply with finra continuing ed. i also have to be NAPA net certified for my CPFA certification- an additional 10 hours per year. I feel strangled by all these courses which largely serve to perpetuate continuing ed companies who charge fees for rote based material.
Virginia	Brown	Many of us already have CE requirements imposed by our firms, FINRA, NASAA, and state insurance departments. Adding 10 additional hours is unnecessary to demonstrate competency and is instead is just burdensome. Thirty hours is sufficient.
Al	Bruchnak	We continue to be bombarded with increased CE as well as regulatory requirements which are tremendously time consuming. I believe the current requirement of 30 hours is adequate.
Timothy	Bryant	I did not read any research or findings as to why the 30 hours CE was not appropriate and why 'the Board' could add required CE hours on any topic they choose, whenever they choose. It seems like the current board administration just wants more power...without explaining why there is a need for more power.

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# CFP BOARD

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		Enforcing regulations is hard work. Adding more controls and requirements without explaining the issue management reasoning is not proper leadership.
Lanny	Buchwald	Increases the time and cost to maintain certification standards.
Christine	Buckley	I personally think 30 hours is plenty. In our state, estate attorneys are not required any continuing education.
Dyne	Buckley	Raise the bar on the front end, not on those with the CFP. Additional CE is just busy work - but I would be fine requiring certain topics to be covered in the CE. If there was a mandatory CE on Social Security changes, or something of that nature - I'd support it strongly. But just a general hour requirement increase is not going to benefit the industry, clients, or professionals.
Kasey	Buckner	Come on, it's incumbent on all CFP Professionals to stay up with current knowledge, and some trust must be given to them that they are doing so, even beyond the current 30 required hours (I know I continue to study MORE than that!). Trust us and verify the 30, but don't pressure us more.
Nicholas	Bunio	I like some of these ideas but I do feel that if we increase to 40 hours of CE every 2 years, but then add additional CEs if something changes (like major tax changes), will this additional CE be required in between the 40 hours? For example, I complete my 40 hours in 2024, then in 2025 major tax changes. In 2025, will I be required to do 3-5 hours of CEs for this? If yes, then we should keep it 30 hours ever 2 years! As, this would add even more CEs since life changes, tax changes, laws change all the time!
Dallin	Bunnell	Too much.
Joseph	Burchett	I support the change to the CE requirements if there are more opportunities for cross CE options - using a single course in partnership with other accrediting bodies (e.g. ASPPA)
Shannon	Burgett	The current CE requirement is sufficient.
Robert	Burns	STOP! For goodness sake, why are you burdening us with more CE? Don't forget, we CFP Professionals have other licenses that require CE and a lot of them don't recognize each others. I have Series 7, 9, 10; CFP, Life Insurance, AIF--they all have CE requirements. Finra and DOL (ERISA issues) imposes training. Also, the government and our company require training for money-laundering, senior issues, harassment, cyber-security, etc.,. There is so much redundancy in the CE requirements. I would like to see the board adopt accepting other ethic courses. I have been an advisor for 38 years, with a spotless record. Education is paramount, but come on--30 hours is plenty!!!
John	Butcher	Unless this comes with more stringent CE sources, then this is useless. 40 hours of garbage CE is no different than 30 hours of garbage CE.
Belinda	Butler	If you work for a broker-dealer, you already have the 30 hours of CFP to complete, insurance licensing CE and firm element CE. You are seriously thinking of adding on ANOTHER 10 hours?!
Cassidy	Butler	Almost all CFPS will also have FINRA licensing that requires additional CE. Increasing the CE above where it's at right now will most likely not increase

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		learning/understanding, but will increase the number of CFPs who do not maintain their certification
Jeff	Butterfield	Through my own firm - RBC, I have additional training modules to complete during a given year - Anti-money laundering, ethics, risk supervision, etc. that adding an additional 10 hours of CE to maintain compliance with CFP designation would be burdensome and at times redundant.
Alan	Caldwell	My strong opinion is that I support moving to 40, ONLY IF there is also an allowance for Pro Bono work available, to get 10 CEs from Pro Bono.
Richard	Callaghan, Jr.	An increase of 40 hours of CE is a substantial increase from 30 hours. 30 hours is sufficient time to keep current with knowledge and industry changes. 40 hours is additional reoccurring cost for CE credits and it should be kept at 30 hours.
Christopher	Cameron	CE should be Continuing Education and relevant to evolving standards and practices
Edward	Camp	As often as we are told that our insurance and investment license CE can be applied to the CFP, I have found through experience that this is most often not the case. I find myself doing hundreds of hours of CE each cycle to meet my BD and RIA compliance, product training, and compliance for FINRA, SEC, CFP, and Insurance. Firms have their own ongoing training and meeting requirements that involve testing on top of the CE licensing. It's getting to be redundant.
Chad	Campbell	Given insurance CE, firm element CE and current CFP CE, it feels like plenty of education to go around.
Alex	Canellopoulos	The more education, the better.
Michael	Carbone	30 hours is more than enough. The CFA incentivizes charter holders to continue learning and improving skill set by keeping track of CE but does not require it
Peter	Cardoza	Prefer a graduated scale. Maybe 40 the 1st 10 year, then 25 for the next 10 years, then 15-20 thereafter.
Joel	Carignan	This is too easy. I really think what makes the CFP mark special are the stringent requirements to obtain and hold the certification. Watering the CFP down allows other certifications to set themselves apart.
Letizia	Carlisto	I oppose the additional CE requirement because every day, in practice, we are continuing our education by working with and advising our clients, learning from our colleagues and other third parties, 40+ hours a week. I don't agree that an extra 10 hours of 'recorded' CE time is any more valuable than our continuing education on a day-to-day basis
Sabrina	Carlson	I'm not sure changing the number of hours matters one way or another. Those committed to continuing to learn will seek out the highest quality CE to better serve their clients and community for whatever the hours might be. Those who wish to do bare minimum will seek out low quality quick 'click though' training no matter what. If there were a way to ensure the quality of the CE, that might be a more effective change.
Donnie	Carpenter	It is a bit ridiculous that the CFP Board has more lax CE standards than NAPFA.
Michael	Carpenter	Adding more hours does not increase one's knowledge or verify one's current knowledge.

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Michael	Carretta	Not sure why we need to raise hours from 30 hours to 40 hours. Practicing CFP's obtain many more hours than this running a Financial Planning Business.
Charlie	Carroll	Education is important for us to maintain our edge in the market place.
Anthony	Carter	I support this proposal
Brian	Cartier	If the CFP board wants 40 hours of CE then I would recommend the CFP board provides approved education as part of the CFP dues.
Cooper	Casillas	This industry does not need more CE requirements!
Shane	Cason	We do not need additional CE, 30 is enough. It adds cost and additional hours will not improve competency or raise the standard.
Nicole	Chamberland	I have my reservations with increasing the CE requirements to 40 hours every 2 years. I feel as though for many advisors, 40 hours may impact our ability to continue to provide the quality of fiduciary services we provide for our multitude of clients. I believe 30 credit hours is achievable and should not be changed.
Kyle	Champagne	I think that most CFPs have other CE requirements for various designations and licenses and adding more CEs would only take away from hours that could be spent helping clients. I think 40 hrs in 2 years is excessive.
Alex	Chan	The more CE the more knowledge advisors will be able to stay up to date on current trends and revisit old terminology that they may have forgotten, great idea.
Teresa	Chapin	Supportive IF you make it a little easier to qualify for CFP CPE. I am also a CPA, and most of my CPA CPE does not qualify for CFP CPE unless I want to pay for you to review it. Some CPE providers have shared that it is more difficult to get approved for CFP CPE than CPA CPE. That doesn't seem to make sense.
Chris	Chaplin	30 years every two years is already a significant amount. Many CFP professionals have other certifications that require a similar commitment to the existing requirements and many of these do NOT overlap. Please show existing case art where an increase of 33.3% of the CE hours would have resulted in fewer violations, fewer mistakes, and/or increased results to the client. Without demonstrable evidence, this comes across as very arbitrary -- as if the CFP Board wants to have the most number of required hours compared to any certification out there. The breadth of knowledge and low exam pass rates already set the bar high enough. Increased hours just burden the professional with additional time and money requirements and add NOTHING to the Clients except higher billing rates.
Melody	Chartier	It is hard enough, time-wise, to get the 30 and 40 will be a real burden. If I'm being honest, I also don't think a certification standard should be an opportunity for CE providers to further line their pockets.
Shaun	Chelf	This is just truly excessive. I have 6 credentials, including CFP, and also fall under the rules for IARs. They all have CE necessary, not to mention the individual informal learning I do to stay on top of the profession. I will be no better a planner because of the added 10 hours per yr, but some CE providers will be better paid and I will have lost the equivalent of more than a day of work for both myself and each of my Team Members who are also CFPs.

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Jeffrey	Chesner	It seems that every professional organization increase their requirements to obtain and maintain their designation over time.
Susan	Chesney	Increasing the total required hours by 10 hours feels arbitrary. What is the issue that is trying to be resolved with this increase? Are 30 hours every two years not sufficient in determining whether a certificant is knowledgeable and competent? Why would 40 hours change this? What is the 'right' number of hours? Regulations in this profession are increasing, including new state required continuing education that are not accepted by other various certifications. The choices for fulfilling these credits are narrow and can be irrelevant to how a certificant works in the field. Just adding onto the number of hours by every industry group feels like a money grab with no clear objective.
Christopher	Chestnut	as long as the Board will except Ethics that my state excepts for my insurance
Jonathan	Childs	I believe that 30 hours is enough. 40 hours can be more time-consuming and the cost of spending 10 more hours of training versus the benefit of the slightly more knowledge gained isn't a worthy tradeoff; especially for busy professionals.
Scott	Christian	30 hours seems ample and is much more than any other license or designation I currently have.
Kevin	Churchill	We don't need more CE, especially when we have NASAA adding a bunch of unnecessary CE that is not always compatible with the CFP and others. More CE is not going to make better CFPs.
Anthony	Cicchetti	The 30 hour requirement is more than sufficient to maintain competency. Moreover, a CFP can be expected to engage in a great deal of reading and research activities to further enhance his or her knowledge base to better service clients.
Anthony	Cicchetti	The current requirement of 30 hours of CE is more than sufficient to maintain and expand competency.
Kari	Cierley	As Financial Planners we already have a lot of CE hours required every year. Many of us hold multiple certifications. If you expand the CE requirement to 40 hours, please consider allowing us to use up to 10 hours of CE towards coursework that our firms require of us every year.
Anthony	Cisek	As an advisor and broker, and insurance licensed individual, this is not something I support. The most ridiculous thing in this industry is the overlap of all these regulatory associations that have their own priorities. I get it, the info is important....but the logistics are a nightmare. SEC, FINRA, FIRM ELEMNT, COMPLIANCE DEPT, STATE INSURANCE AUTHORITY, CFP, & INDIVIDUAL PRODUCT REQUIRED EDUCATION.
Sean	Clancy	I understand the marks set us apart, but most in this industry have multiple licenses where they have to do a ton of CE's and they do not cross over. I could see if there is a CFP professional who does not have security licenses have to do more, but every year I feel like Finra requires more. So the only way I would be in favor is if there was an exemption to the 30 hours if there are CFP professionals who have multiple licenses that already require more ethics and general CE's.

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Daniel	Clark	I rarely get anything out of the CE credits. It feels like a money grab and a time waste most of the years. If a CFP is doing their job, they will be keeping up with the current laws, rules and regulations.
Jamie	Clark	30 hours every 2 years is a nice pace of CE. It takes a lot of mental energy to track the CE that needs to be done across all the organizations across their varying certification periods and the more you increase the CE requirement, the more you will find people don't want to maintain their designation or just do the minimum possible to meet the CE requirement.
Michele	Clark	Yes to 40 hours or even more. I'd like to see some kind of industry wide standard adopted so that all CE periods start with the calendar year, and ideally those that require CE over a two year period are on the same interval.
Scott	Clark	30 hours of CE is sufficient.
Steven	Clark	I support an increase in CE hours required because 30 hours every two years is just not enough in my opinion. I would favor a minimum of 60 CE hours every two years the same as NAPFA requires.
John	Classe	It is not the quantity of CE that should be enhanced, it is the quality. Many courses offered do not provide education on timely topics but rather topics that are repetitive and lacking in rigor. Keep the requirement at 30 hours and enhance the scrutiny of approved providers and course topics.
Daniel	Clay	The current CE requirements are appropriate in demonstrating knowledge needed by CFP professionals
Gary	Clement	I believe should really push certificants to build their knowledge. Increasing the requirement would forward that idea.
Rebecca	Clements	Personally, for me it's not just the 30 hours of CE every two years, my company also requires I take numerous hours of CE throughout the year on various topics. At some point there are just not enough hours to keep up with CE, actual client work, volunteering and have some sort of personal life.
Daniel	Clothier	More education is more often better in my opinion.
Heidi	Clute	We have enough CE required with principals exam, cyber security, sexual harassment training, AML, insurance training and specific states requiring an additional 12 CE in two states. ENOUGH ALREADY. Please let us carry over extra CE's into the next reporting period.
Ed	Coombs (Healthy Love and Money)	I think it would be nice to create some levels and types of CE that would be required. Including especially The Psychology of Financial Planning and ensuring there is practice/skill development as part of the learning/earning CE.
Monique Rene	Coates	I agree with this. Keeps knowledge of the industry up to date! Thank you.
Marcie	Cobble	No. No. No increase. My CFA charter was magnitudes of greater difficulty to pass versus CFP. I have taught classes for both designations many times. There is no CE requirement for CFA charterholders (and no ridiculous membership fee for longtime charterholders) The current CE requirement for CFP has become a financial scam and time burden which distracts from topics more relevant to one's practice

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Joseph	Coccoaro	This seems excessive to me individuals will be spending more time away from servicing their clients and the public. In fact, I would think CPA's, CFA's and other professionals would find this overboard as well. Also, I believe it would be harder to justify additional quality courses, webinars and in person meetings. In fact, I believe the overall CE requirements should be reduced to 24 hours every 2 years.
Lisa	Cochran	I'm opposed to this as I see the continuing education as a money grab in some respects as providers charge more and more for CE credits. If you are doing financial planning as a career then you must stay on top of changing laws and practices standards in order to do your job and yes having CE requirements keeps everyone honest but I don't think there is much difference between 30 and 40 hours except the cost to get the extra 10 hours of CE.
Laurie	Coe (A.D. Banker & Company)	We are in full support of the proposal to increase the minimum Continuing Education (CE) requirement from 30 to 40 hours every two years. This change will ensure that professionals remain current with the latest developments and best practices in their fields. By dedicating more time to continuing education, we can enhance the quality of services provided and promote a culture of continuous learning and improvement. This increase in CE hours is a positive step towards maintaining high standards and fostering professional growth.
Eric	Coffman	There is no need for us to incur an additional CE burden given most of us have CE requirements for insurance and FINRA. This penalizes the practitioner who has gone the extra step to secure and maintain those special knowledge and skill bases.
Steven	Coker	I already have to take at least 40 hours every two years for the Tax Preparer license in California. Though if you're going to make the increase, be more liberal in the courses that qualify. I often hear of courses that qualify for my tax prep license that don't qualify for my CFP license, because of fees the provider would be required to pay.
Erna	Colborn	Between CFP CEU, firm required, insurance required and FINRA required annual education, it would be unhelpful to add additional hours for CFP for those of use who must get all of the above
Akil	Cole	Practicing as a planner is the best experience requirement. I don't see the CE as that valuable. Unless you do like the CPA's and have two CE standards: one for practicing CFP's and one for non-practicing CFP's.
Carter	Cole	This will make it nearly impossible for other professionals to maintain the certification while simultaneously maintaining other licenses and certifications.
Christopher	Collier	This feels like a money grab.
David	Conley	In my experience we have additional CE that is required as an investment advisor, insurance licensing, required compliance. In my experience the majority of CFP licensees see the CE not as an opportunity to learn new info that they can pass on to clients but a burden that must be completed by a specified date to stay in business. We all should strive to keep up to date on the financial world, taxes, markets, economy, debt, etc. as a CFP license holder. Adding 10 more hours is not going to make us better at serving clients. Good CFP's already sharpen their

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		skill set as a good business practice, poor CFP's will take the courses required. In my opinion adding 10 more CE hours is will not benefit those of us who are working with clients everyday but will primarily be a way for the Certification committee to 'demonstrate' they are raising standards but is merely window dressing in my opinion.
Patricia	Conrad	We have already had increase in FINRA CE Hours, to do this at this time seems excessive.
Daniel	Conroy	I'm not happy about it, but I'll do it and I'll benefit from it.
Danielle	Converse	I don't think additional CE hours are necessary.
Alyson	Coran	30 hours is already a big time commitment. Many CFPs also have FINRA CE to compete annually. I think adding more Hours would only be a burden and have no added value. I feel very strongly on this.
Jaclyn	Cornelius	I would support new certificants having a 40 hour requirement, but existing CFP holders should be grandfathered.
John	Corrigan	I think this should be accompanied or replaced with 30/40 hours every two years, but no more than XX hours in any given year/6months. The fact that I can get 40 hours in 2 months makes this seem like chasing a metric rather than the intent of Continuing Education.
David	Corry	Allow all CE hours for CIMA® to count towards CFP®. The CIMA® already requires this standard.
Daniel	Costa	This requirement is greater than CE required by doctors and Lawyers. I'm also a CPA which requires 80 hours every two years and I believe is excessive. This coupled with 40 for CFP, 24 for insurance, 80 for my CPA is excessive unless you allow all all CPA credits to be accepted for CFP. Only some are able to count for both and is very frustrating.
Andrew	Cove	I believe continuing to better ourselves for our clients is critical going forward. With the evolution of comprehensive advice, I would even love to see more specific required topics as things do change over time.
Beverly	Cox	convince me why you need to jump up by 25% the hours we have to complete every two years. is it to add cache to the CFP brand? to exclude more people from going for it? not sure the intention
Roger	Cox	As financial professionals the amount of CE required to maintain licensing and certification is increasing and is more cumbersome to complete as much of the continuing education is repetitive across regulatory entities, SROs and certifications. This is duplicative and a waste of time.
Brian	Creencia	In this profession we have many CE requirements and they do not always overlap in terms of what boxes they check even though often the actual material largely overlaps. Please do not increase this requirement.
Lisa	Crosta	I am concerned that people will always find 'fluff' CE so not sure that increasing it makes a big difference in the practitioner's knowledge.
Jessica	Crow	This is a high level designation and the continuing education needed to support it should match

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Jason	Croy	This seems unnecessary. We all, as practitioners, are continually reading and researching to help our clients, most of which is not formal CE. The formal CE is too strict as is. It is rare that a CE topic is immediately applicable to a client situation, and the CE courses most practitioners do now are just to check a box.
Jose	Cuevas	30 hours is sufficient
Rachel	Currington	I don't think it's a lot to ask
Eric	Curry	CFPs should be actively engaged in continuing their education and staying current on their knowledge.
Michael	Curry	I think this change is great.
Phillip	Curtis	I think 30 hours every 2 years is a fine amount. I'm not sure why we would need to increase it. Its not like inflation where all companies need to charge a bit more each year to cover costs (I just got my Netflix increase notice, and I use FUBO TV, and they are increasing as well). I dont think we need to inflate the CE requirements.
Michael	Daley	This is simply not necessary. As someone who maintains multiple designations--- each with their own continuing education requirements that often do not overlap-- -this change is not palatable in any way. I would prefer to focus on the quality of the existing 30 hours or to provide a pathway for reducing the 30 hours required in instances where continuing education is completed for other designations of similar rigor.
Nicholas	Dally	I believe that many CFP certificants have additional continuing education requirements for things like the S65, S7, and other professional designations on an annual basis. I wouldn't be surprised if many certificants are already completing more than the 30 credits required by the CFP Board. To me this feels like a requirement that wouldn't provide much utility to certificants or clients.
Bryan	Daly	My main concern is the CFP® professionals that tested many years ago and are not keeping up with the profession.
Vincent	Damiani	30 over two years for those working in the field should be sufficient as day to day work should be additional education and 'muscle memory'. I think those with a CFP certification that are NOT currently working in a capacity where they are using tools of a CFP should need 56 hours (7 work days) per year or be subject to additional examination requirements.
Emily	Dannemiller	What is the rationale behind increasing the requirement? I have taken many continuing education courses and some are far more in depth than others. 30 hours of quality coursework is better than 40 less rigorous. I have often wondered why type of coursework in rotation is not included as part of the standard. If there is a concern with the breath or quality of what is required to maintain competency being more specific on topics and/or the rigor needed for an hour to count as an hour would be more effective.
Tiffany	Danso	I don't have an opinion on this since I don't hold the marks yet.
Craig	Darnell	I've had my certification for nearly 20 years and the current 30 hours of CE ever two year's appears to be enough. I'm not sure why adding 10 more hours makes a difference.



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Galan	Daukas	Excessive only profits venderd
Brandon	Davies	The CE requirements are already confusing and cumbersome enough as is.
Susan	Davies	keeping abreast of financial planning trends and ethics is paramount to our credibility.
Betty	Davis	I have been a CFP® for many years and think the 30 hours gives me sufficient knowledge of new and older laws.
Dennis	Davis	This again looks like a change for change's sake. I looked at my CE hours for the last 3 CE periods and I have been above 40 hours each period. I didn't add them all up but i believe I have been above 60 hours for most of them. I just quit asking for credit once I realize that I am over 30. The number of hours is a personal thing for me. I've needed that many hours to keep up with changes in investments, strategies and tools.
Patricia	Davis	Having recently completed my masters in Financial Planning at The American College only to find out that most of the hours did not count towards CE (unless I wanted to pay \$900 per credit hour for a review to see if the hours 'counted'), the CE system is broken. I believe it would make more sense to spend time updating what counts as CE first and then possibly revisiting this change.
Susan	Davis	Professionals often have other CE requirements AS WELL for various licenses. Don't make this too onerous.
Matthias	Day	I think we need more CE but also better CE. Things are changing too quickly for CFPs to not be continuing to learn and there is simply too much to know without being required to re-learn.
Massimiliano	De Santis	30 CE credit has worked in the past and it is a good amount to keep up with advances in FP and to broaden our knowledge. Increasing it to 40 may cause advisors to jam up not meaningful CE credits just to meet a deadline.
Garrett	Dearden	FINRA, NASAA, home offices, Insurance, and Accounting CE levels are ridiculous already. Most CFP professionals hold multiple designations so adding more to our plate would make the CFP board part of the problem. Not the solution.
Anthony	DeBellis	Many CFP Certificants also have FINRA 10 hours of CE annually as well as 24-30 of Insurance. If you are going to increase the requirement from 30 to 40 hours, we should be able to use these other CE requirements to meet the 40 hour total. If you add up all the CE, you are looking at 2 weeks of CE time in a 52 week year.
Michael	Dechiario	20 hours a year is reasonable.
Kyle	Decker	As a FINRA licensed individual, I typically get more than 30 hours every two years done AND also have many more hours of CE necessary from a variety of other organizations so already spend much time on CE.
Marian	Deering	As an older professional with vast experience, most continuing education courses are a waste of my time. Our profession is based on human behavior, which does not change. I look for courses that address new technology, changes to laws/rules and updates of policy - but there are not enough of those to fill 30 hours of education, so I just waste time to check the box you require that I check to renew my certification. Now you are proposing to waste more of my time. I'd rather use my extra time working with my clients or playing with my grandchildren. I

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		recommend that we be allowed to challenge courses - go straight to the test and earn continuing education credits without going through the course. I also recommend that continuing education hours be reduced after 10, 15 & 20 years as a CFP. Please do not adopt the proposal to increase the continuing education requirement to 40 hours to maintain certification.
Leonard	Del Gallo (DFS, LLC)	There is no benefit to the clients to increase it to 40. This just costs CFP Professionals more money with little value added or increase in knowledge.
Miguel	Delgado	Does this really achieve competency? Or does it achieve something else, like time management skills? Because I know for a fact that many CFPs obtain CE without the need to actually learn anything. For starters, at YOUR CFP conference in D.C., people got CE credit just for showing up. I saw people on their phones, laptops, etc. Even when people sign up for CE courses online, they fast forward through it. I don't think adding more hours of requirement will do anything to increase competency.
Jonathan	DeMoss	30 hours is enough.
Kathleen	Dennis	30 CE hours is enough especially when there are additional CE requirements for securities and insurance licensed professionals. The majority of CFP's have additional licensing and designation CE requirements on top of CFP CE hours. They also read WSJ, Michael Kitces, FPA blogs and additional articles on a daily or weekly basis to keep them up to date with the industry, which are not eligible for CE credits. I feel CFP completing 30 hours hours of CE is more then enough to maintain their compentancy.
Jeannette	DeOrchis	The CE requirement of 30 hours during each two-year certification period is sufficient and should not be increased to 40 hours. My firm's own CE occurs every quarter, and on top of that there is a substantial FINRA and NASAA course requirement for all Registered persons to complete each year. Another 10 hours for CFP is just too much and will become a burden---It is beginning to feel inundating even now, that a significant part of my efforts is spent completing CE courses all year instead of spending that valuable time serving clients!
Bob	DePasquale	I feel the current amount of CE is fine. Perhaps the quality should improve.
Kimberly	DeProspero	The additional 10 hours is NOT going to make a difference in the competency of the financial planner
Lucy	Detwiler	Honestly, I think this is too much. We are very busy. We are constantly learning anyway, but to have the burden of official reporting adds more for us to do.
Dan	Devine	30 hrs/year is already very substantial.
Ashish	Dhamal	Any extra education is always helpful, even if it is 10hrs extra.
Vincent	Di Domenico	The hours I see now feel sufficient enough
Patrick	Diamond	30 hours every two years is already a lot of CE, especially when many CFPs hold multiple licenses/credentials and must complete CE for other licenses/credentials in addition to the CFP CE. As a lawyer still licensed, I have to complete 24 hours of CLE every two years in addition to my 30 hours of CFP CE.

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Katherine	Dibbern	For those of us with other credentials that don't necessarily overlap 100% with CFP, this would make life a never-ending series of CE.
Michael	DiGrazia	This is not necessary for those actively practicing, especially for those professionals with multiple designations! Perhaps require 40 hrs if not actively planning for clients and/or have other certain designations that require 30+ of continuing education.
Ryan	Dillon	Additional CE requirements ensure CFP professionals maintain knowledge and competency standards
Douglas	Dirksen	The designation should have a high bar for maintenance.
Michael	DiRocco	This seems a bit excessive as a full week of 8 hour days would be dedicated to CE. 30 hrs is the right number. It is enough to ensure we are committed but also does not take unnecessary time away from focusing on clients.
Ashley	Dixon	It is very difficult to find quality CE currently it would be difficult to add additional CE that could be a waste of valuable time.
Brian	Dixon	I strongly oppose this. I am overwhelmed by CE. RIA CE, BD CE, FINRA CE, CFP CE, INSURANCE CE. 30 hours is sufficient unless you want to start giving credit for all the other CE most of us complete each cycle.
David	Doherty	I feel 30 hours of CE is appropriate, particularly for those who have other licenses and designations that require their own CE, which is often fewer hours and often doesn't carry over to qualify for CFP® CE. Furthermore, paying for CFP® CE is often costly and requiring more of it would put an unnecessary financial burden on practitioners.
Mitch	Doman	I find qualifying CE programs to be less helpful than nonqualifying programs (podcasts, books, articles, etc.). I am also a CPA and have the rigorous CPE hours for that designation, and this proposal sounds like 10 more hours of busywork that doesn't help me better serve my clients. IF it is approved, I would like to see greater effort made for CPA courses on Tax/Estate planning to also count toward CFP CE. I have been shocked to find many of the applicable courses for my CPA requirement are rejected by the CFP board.
Kate	Donaldson	30 hours seems to be the standard in many industries.
Cassandra	Dorn	With states coming out with their own requirements, I find myself constantly looking for ways to complete various requirements of CE, I feel that the CFP current standard of 30 is more than enough.
Daniel	Dorval	Real world practitioners are already overwhelmed with CE requirements including the CFP, IAR, insurance, etc. Most CE is marginally beneficial at best and a practicing financial professional already has to keep up on planning issues every day to help our clients. Instead of forcing us to take more classes, why not offset the CE requirement with actual helping of clients? More CE does not advance the industry for CFP practitioners that are performing financial planning and advice for households. It might be a reasonable requirement for CFPs that do not practice financial planning.
Dominic	Dougherty	While I do learn and refresh many things every year on the job, adding further CE requirements on top of the existing ones from the CFP Board, my current

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		company, my state insurance department, my RICP designation, etc. would likely increase the burden of time, effort and money away from serving my clients more than it would help anyone.
Neil	Downing	CPAs, and CPA groups, have long recognized the need to open their profession to applicants, rather than limit their profession by raising the bar. Indeed, some CPAs and CPA organizations have begun to speak up publicly about this - especially as older CPAs near retirement. Why make things even more difficult for those seeking to become CPAs? The same principle applies to CFPs. There is no need to increase the minimum CE requirement; thirty hours every two years is certainly sufficient. Again, why make things more difficult for those seeking to become CFP certificants or maintain their status?
Boyan	Doytchinov	This would be substantial burden to practicing professionals. I frequently experience CE shrinkage/loss, where a course or conference educational session was supposed to count towards CE but ultimately either does not qualify or isn't properly reported so requiring 40 hours of CE would be a substantial increase especially after lost CE hours.
Renee	Duba	Continuing education is a racket that does not provide the skill support you think it does. Adding more hours to the requirement will not solve the problem. I've been at this for almost 30 year - trust me, CE is more of an annoyance than a benefit for those of us who have extensive experience. CE requirements should not only NOT be increased but should be eliminated for practitioners with more than 20 years of continuous experience.
John	Duda	Not sure why? What is the real added benefit the Board is looking for here?
Kenneth	Duetsch	I'm sure most of us complete much more than this through the normal course of our work. The issue to me is the time it takes to track and report the hours. Increasing this by ten hours per year will not make anyone a better planner.
Josh	Duncan	30 hours is enough. Plus, those of us with other CE obligations need to have time to actually practice our craft.
Spencer	Dung	I think this is great to maintain a high level of competency and dedication to the financial planning profession to maintain the CFP® designation.
Kevin	Dunleavy	However I'm open to adding other CE avenues
Michael	Dunlop	I believe increasing the continuing education requirement from 30 to 40 hours every two years misses an opportunity to enhance the quality of ongoing education for CFP® professionals. Rather than simply increasing the number of hours, I would prefer to see a more structured approach, similar to what NAPFA implements for its initial education requirements. By designating specific areas of study—such as tax planning, retirement strategies, estate planning, and ethics—CFP® professionals would gain a more well-rounded education that directly enhances their ability to serve clients comprehensively. This approach would ensure that continuing education is not just about fulfilling a requirement but about maintaining and improving competency in key areas of financial planning.

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Blaine	Dunn	As a NAPFA member, I currently have a 60 hour CE requirement. The new 40 hour minimum is good.
Paul	Dunn	if there is to be an increase in the requirement the CFP board should be responsible for providing education to members on a yearly basis in addition to outside providers.
Dylan	Dwyer	30 hours is in the realm of other professional designations' CE requirements. Frankly, the CE requirement does not do much to further the education of CFPs. If we are practicing, most CFPs scramble to load up on quick 'courses' just before their CE credits are due to check the box. I would be in favor of lowering the requirement for practicing individuals. I, a practicing professional, can acquire much more meaningful experience over the 2 year window than crammed in videos can provide, let alone a 1/3 increase in those crammed in videos.
Cameron	Dye	With all the other IAR and Insurance CE requirements already, any new hours would have to be able to come from other CE programs
Jacob	Echols	I support this, and believe it will be better for the industry and designation if we apply this rule
Peyton	Eckert	On its own, I oppose more hours of CE, as I believe practicing planners are aware of industry changes because they are highly public tax and investment news. If implemented with the 10-hour carryover proposed change, it becomes a lot easier to accept.
Barry	Eckhardt	Reasonable expectation.
Richard	Eddy	Continuing education in its current form is largely a joke, and expanding the requirement from 30 hours to 40 hours does little to improve that. Further, most professionals that subject themselves to the rigors of earning advanced credentials already continually educate themselves on an ongoing basis precisely because they are professionals.
Shaun	Eddy	There are enough CE requirements. This adds cost and additional time to already busy professionals who are also trying to keep up with ongoing federal and state compliance issues.
Ryan	Edmonds	CFP's must already complete more than 30 hours of CE to maintain Firm/FINRA compliance and multiple licensing requirements. More CE will most likely be redundant.
Ben	Elder	30 hours seems like plenty and already a ginormous waste of time. Increasing the required hours would only serve to frustrate CFP professionals and do nothing to increase their knowledge or competency of the members.
Larry	Elkin	An increase in mandatory CE requirements would be justified if there is any evidence that practitioners are inadequately prepared to meet the needs of their clients under the current standards. No such evidence is offered as justification for this change, however. A more salient reason seems to appear elsewhere in the proposed changes, with the ability to substitute pro bono service for this increased CE. Any number of adjectives suggest themselves to describe this subterfuge, but I will confine myself to observing that this is a disservice to practitioners and the public alike.

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Jacqui	Ellis	Adding on 10 more hours seems arbitrary as we are all already running practices and are busy.
Kevin	Ellis	This is ASININE, especially now that NASAA has states requiring 12 hours annually. As a CPA, my CE requirements are becoming ridiculous. This is totally unnecessary. I spend close to two weeks on CE annually (PLENTY to remain competent). More CE just means less time serving clients and running our business. PLEASE stop the insanity!
Ivy	Emerick	Completing 40 hours of CE every two years will be a little more challenging, but should be achievable.
Scott	Emley	the quality of CE courses is more important than the number of hours. 30 hours of quality courses is better than 40 hours of substandard courses.
Matthew	Emmer	There are so many additional CE's required across a number of institutions, unless there is more cross acceptance of credits, additional CE is overkill and unnecessarily cumbersome.
Angela	Epley	I might support this if it came with a partner expansion of course/classwork that qualifies for CFP CE credit. As it is, the CE market is a dismal racket of pay-for-play and thinly disguised sell pitches masquerading as education. CE needs to be more accessible (less expensive) and more useful to the profession and our clients before we increase requirements. Quality before quantity.
Josh	Ericksen	I already have so much CE to do for other things in this profession. More is not needed.
Nicholas	Erwin	40 hours in two years is not even enough. It is a good step in a good direction.
marcus	Esposito	You have to consider all of the other CE requirements we have as advisors that do not count towards this CE requirement already. If you would accept more of those requirements I would be more open to this rule but this makes me think you all do not actually think about a practicing advisor and the various other CE requirements we have year in and year out.
Harley Parker	Evans	Completely unnecessary and burdensome change- a horrible idea. Why was this even proposed?
Roderick	Evans	30 hrs is enough especially for active CFP certificants. We get plenty of education through our firms annual meetings, reading up on the industry daily and working with client solutions in a changing marketplace
Amanda	Farr	I do not see a need for this change.
Jeff	Farrar	While this is more work for the certificates it brings us in line with the other major designations and still way less than the 40/year CPAs have. agree increases the professionalism.
Caitlin	Fastiggi	CPWA is already doing 40 hours. But it also allows to roll over extra hours if too many are done in one year, the limit is 10 hours.
Paula	Fedirchuk	I support increasing the CE required hours if there is a refreshed view on allowing credit for CE completed for other complementary designations. In other words, please make it easier to search for and have other CE approved through the CFP Board, via our web account.

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David	Fedorka	30 hours is challenging enough when employed full time and provides enough education and training to be considered more than sufficient. Adding 10 hours will not enhance the quality of the advisor and advisors will find more ways to complete the 10 additional hours.
Tyler	Fedrick	This is unnecessary and is only increasing the income of CE providers. 30 hours is optimal, while 40 is unacceptable.
Frederick	Felder	I strongly oppose adding any additional CE requirements beyond the 30 hour bi-annual requirement for the following reasons: 1. I am a hybrid financial advisor, holding a Series 7 and Series 65. Furthermore, I hold my life and health license. In addition to the CE requirement for CFP, I have the following CE requirements for each of the licenses listed above: - Series 7 - annual CE required by Finra -- including Regulatory Element, and the Firm Element. This does not include other CE required by LPL Financial. - Series 65 - As an IAR, I am now required to complete 12 hours of CE annually to retain this license. - Life and Health - Requirement of 24 hours bi-annually, plus another 8 hours for Long Term Care. Additionally, my firm is also affiliated with a bank, so I also have to complete approximately 40 hours of CE annually -- most of which apply to banking and not Financial Services. Given the recent IAR annual CE requirements, I believe that those hours should also be applied to the CFP CE hours. All financial advisors acting as an IAR are now required to complete this annual CE, and the CFP board to recognize those CE hours and allow those to be applied to CFP CE accordingly. Lastly, an additional 10 hours of CE requirement for CFP professionals will further increase the ongoing carrying cost of holding the certificate (CE usually comes at a cost per class). Please feel free to contact me directly to discuss. I am strongly opposed for the reasons listed above and I will be very discouraged if these additional hours are implemented.
Jonathon	Ferguson	For this change to make sense, I think there needs to be evidence that 30 hours isn't sufficient. Do we have evidence of this?
Alejandro	Fernandez	I feel 30 hours is sufficient for a practicing CFP. However if my peers feel an additional 10 hours would be beneficial, I have no problem completing them.
George	Fernandez	I oppose the increase because I don't believe increasing hours will necessarily mean you have more educated CFPs. It all depends on where they get their CE. However, I would strongly support this CE requirement if it also included up to 10 hours of Practice Management related CE. Running a practice effectively is critical to the success and viability of a planning practice. Disruption to clients if/when a practice dissolves or is dysfunctional is not in the best interest of clients.
David	Fernelius	This is ridiculous. Why increase this at all.....just because more sounds like better?? If you are a practicing advisor.....this is the best continuing education you can get. One can argue 30 hours is too much or too often. I personally listen to more webcasts and read more financial planning material than most advisors and get little 'credit hours' for it because they are 'not approved'. Instead I spend part of my time on 'continuing education' classes just to fill the requirement and get credit. Now you are going to make me spend more time not learning anything new,

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		valuable or of benefit to me and my clients. Please back off. You could make an argument that as a 30 plus year CFP I should be afforded lifetime certification.
Ray	Ferrara	If we want to be a profession, then we need to stay current. Very few 'like' CE, but it is necessary to stay current and competent. Ugh. Did I really just agree to more CE? :)
Christina	Ferrer	We have so much CE! Between NAPFA, IAR CE and CFP I spend too much time on CE that doesn't always carry over, and is often irrelevant. The courses are not really moving the needle on education and new knowledge. The ethics courses are already a joke and not taking the same one more than once is becoming difficult. The amount of CE is detrimental to the real work that needs doing in my business. I am starting to question if these designations (CFP, NAPFA) are worth having given the extra work that they require. I don't think my clients care.
Emerson	Fersch	I would only Support this if topic areas were broadened outside of traditional financial planning topics. I'd be happy to offer suggestions if anyone Interested is interested.
Shelby	Ferstl	Disagree
Richard	Fichter	While it might seem odd to oppose more CE; when balancing the other elements of CE, 30 is more than enough. FINRA CE, Broker/Dealer CE, State CE, other credentials CE when added to the CFP CE of 30 hours far exceed 70+ hours of CE personally. I find myself doing almost more CE than actual practice so I am strongly opposed to doing more CE.
Brian	Fields	30 hours per year is significant already. Our firms provide us additional mandatory training which covers many of the CFP activities. No need to increase the total requirement
Russell	Fields	No, 30 is plenty.
Alice	Finn	See end
James	Flanagan	30 hours seems on the high end as it is. I currently spend much more than that researching and studying rule changes, 401k rules, ERISA, other regulatory issues, tax law changes, industry zoom calls, etc. almost daily. So, I'm continually educating myself 100+ hours a year, but these are not CE approved, where I find myself having to search out CE approved items that may not add much value to just to fulfill the CE requirements.
Daniel	Flanscha	This proposed changed is unnecessary. Between various supervising authorities, states insurance requirements, special LTC education, B/D annual requirements, etc. many of us already have what equates to a 80+ hour continuing education requirement. At some point we have to curb this trend. The only way increasing hours with CFP should be considered is if all equivalent types of annual CE are applied to the CFP requirement. That would include items such as state insurance CE, BD annual compliance, etc. DAN
Tim	Fliam	I feel 30 or 40 hours are more than doable and either is appropriate.
Kathryn	Flom	Already as a CFP, I do far more hours of CE for all the insurance and securities licenses I have to maintain. So much is overlapping but I don't get credit towards

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		my CFP hours. I would only support this if all the other hours for licensing could be applied towards the CFP hours.
Mary	Focht	30 hours every 2 years seems adequate
Michael	Fogarty	Why not 60, or 100 hours. 30 hours seems right to me. 1 NAPFA conference per year is sufficient.
Ed	Foltz	40 hrs is too much. 30 is pushing it already. Business owner, husband, father, insurance CE, Firm Element, CFP, working on RICP. Something has to give. Make it 40 hours for those certificants not actively engaged in the financial planning process (academics) but keep it at 30 for those of us working in the business.
John	Foote	This to me sounds like a money grab
		1. It is hard enough to find CE topics that are not endlessly repetitive of prior courses, let alone 10 more hours of the sameness. 2. It appears that the addition is proposed to allow for the item re pro bono work. 3. If it skewed in that direction, the Board's definition of pro bono is highly restrictive. I charge on an hourly basis and give clients 'discretionary credits' where I think appropriate. In the last half of this year, I have credited over 40 hours of these credits. None of them qualify for the Board's pro bono allowance. (More comments on that topic below.) 4. Likewise, volunteer work on nonprofit boards that use the skills engendered in CFP designation qualification (e.g. Treasurer, or any position that requires financial decision making with which all board members are charged) would not count yet take up considerable time in a CFP professional's practice. 5. As a sole practitioner with no staff, taking an additional 10 hours to complete CE courses would not enhance my abilities or knowledge (see item 1 above) and would be a significant burden financially and timewise. A side note here: your input form did not allow me to enter the full explanation of my 'occupation/position' under the 'Other' label. I am an independent professional fiduciary serving as Trustee, Attorney-In-Fact, Personal Representative (Executrix) for Estates, and Health Care Surrogate. In those roles I am using all of the skills and practice elements of the CFP designation. As for the move to increase the value of pro bono work in relation to the designation, perhaps the Board needs to recognize true pro bono work that its rules do not encompass. When I am standing at a client's hospital bed making the decision whether or not to end life, that is pro bono work for the client and to the world but not to the Board. When I am being harangued by a beneficiary because the parent's Last Will doesn't seem fair to that person, that may be pro bono work for the client and the world but not to the Board. When the law has changed to a client's detriment and I have to help find a workable solution, some of that work may be pro bono for the client but not for the Board.
Arlene	Foreman	
Scott	Forgues	As a CFP certificant, education is important to me, however, I already feel overburdened with various continuing education requirements. Insurance licensing, FINRA, and firm requirements are already enough leaving less time for actually practicing. More CE will not significantly improve the quality of CFP certificants beyond the already high education level that most CFP certificants are at.

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Jeremy	Forman	Do not increase the difficulty of remaining a CFP. CFPs do plenty of other required trainings outside of CFP continuing ed as well.
Adam	Fowler	Most CFP are bombarded with countless requirements for continued education, I don't think we have a problem
Hank	Fox	Support is contingent upon the carry-over proposal (refer to next comment).
Mike	Fox	30 hours is arguably too much. Anyone in this business is already keeping up with the changing rules and regulations, more CPE isn't going to make anyone better at their profession. Four hours of ethics would suffice every two years, no need for the other 26.
Kerry	Franklin	I think a lot of CE is simply checking a box. Requiring more just helps CE providers. I like the next proposal of specific relevant topics.
Gloria	Franz	30 hours is enough along with all the other training requires in the industry.
Edwin	Free	30 hours of CE is adequate and equals or exceeds those of several professionals. A review of the CE required for lawyers in all 50 states, shows that with one or two exceptions, the average per year amount of CE required is from 10 to 15 hours per year. (i.e. some require 10 to 15 hours a year and some require 20 to 30 hours every two years, etc.). Some states do not have mandatory CE. Additionally, a number of CFP Professionals are also CPA's. CPA's do require 30 hours per year, but it is difficult to find CE that covers both the CPA requirement and the CFP requirement, even though they may both cover similar subject matters topics (the problem is most CPA CE providers and Law CE providers do not seek to get the CE qualified for CFP credit as well) This would provide a significant burden on those professionals who have both designations.
Darin	Freshour	30 Hours is sufficient. There needs to be more focus on the Exam vs Continuing Ed. It seems that the Exam has become watered down vs when I took it.
Charles	Freund	most of us also have licenses such as life and health which also require additional CE requirements including additional ethics. Enough already.
Jakob	Fries	I don't see a benefit to increasing the hours, I can see a benefit to those who charge a fee to provide the CE.
Janelle	Fuhrmann	No more requirements we can barely keep up with the requirements already in existence
Guy	Fulcher	Why make people jump through hoops
William	Fuson	It's hard enough to complete CE for all of the different regulatory organizations, designations, state authorities, etc. Adding additional CE requirements to CFP professionals shifts the goal post mid-game for those who are already licensed professionals. The CFP CE is the hardest/ longest to get as it is now, increasing that seems completely unnecessary. There is only so much time for financial advisors to do things and this would put the CFP designation in a bucket where I would really question what am I getting out of paying this fee, doing this CE, etc. I believe the CFP board needs to slow down and recognize the designation is superior as-is, no need to keep changing things for something that is optional for advisors. At some point it will not be worth keeping this designation with all of the new burdens/ obligations that are getting pushed out. You will begin to lose

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		seasoned advisors and only attract young reps looking to legitimize themselves in their career, which over time will erode the reputation of the CFP marks. Seasoned reps don't require the CFP marks to operate an ethical/ successful practice and certainly don't need more things to do, it's enough to keep up with as it is. If you want to change it for new CFP's to have to do 40 hours that's fine, because they'll know that on the front end. For existing CFP's it should not increase.
John	Galbraith	40 hours seems reasonable
Guillermo	Gallegos Binder	Financial Advisors and Financial Planners already have a heavy burden to balance licensing requirements by the Federal Government, State and local Governments, the operations of the job, clients, strategic planning, and also their personal lives to have an increase in hours needed to be completed to retain a competency that has already been demonstrated. 30 Hours I believe is already excessive. Ten more hours of study, is ten more hours I could dedicate to my kids, clients or employees. It seems that the push is to participate more in Pro-Bono work, and that to me is punitive rather than an assertive incentive.
Jim	Galpin	The CE is getting to be a joke. Some of what passes for CE is really weak. Go for quality, not quantity. For instance, how many CFP's are really up to date on Inherited IRA's after the Secure Act. How many are up to date on personal taxes? Promote and encourage good quality CE in the core areas of the CFP.
Ann	Garcia	I think it's interesting that many of the proposed changes are designed to make it easier to get into the profession, and others are designed to make it more difficult to stay in the profession. I'd rather that CFP Board focus its attention on crappy other CE requirements like IAR CE. Thanks to IAR CE requirements, I'm taking a lot of low-quality CE courses that aren't relevant to me but are required.
Ralph	Garcia, Jr.	We have enough CE requirements when also holding CIMA and insurance licenses.
Rachel	Garner	This is reasonable and does keep with high level of excellence the profession strives to maintain.
Allen	Garner Jr	My support would be CONDITIONAL. Conditional if CFP Board will recognize hours applied to 'other' certifications. If a professional maintains multiple certifications and the various certification entities are all requiring their own CEs, the professional can very likely be spending a majority of his/her productive hours maintaining the certification rather than applying lessons learned and providing benefit to the public at large. Over the years, I've witnessed many professionals 'dropping' a certification earned because it took too many hours dedicated to maintaining the certification.
Cody	Garrett	I support the increase in the minimum CE requirement but also support additional transparency about the cost of CE reporting. This proposed change would increase reporting fees by 25% (annual revenue increase of ~\$625,000). I don't have an issue with CFP Board increasing revenues, but this announcement regarding increased CE hours should also include fee transparency.
Kenneth	Garwood	A practicing CFP professional is more than likely to hold several licenses and possibly other designations, which also require CE. Couple those requirements

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		with the CFP existing requirements and I believe we are not in need of any additional CE.
Ara	Gasparian	Given California's recent adoption of the CE requirement for IARs, I don't see a need to increase the required CE hours for CFP professionals.
Michael	Gazsi	Allows more involvement within a professionals career.
Christopher	Geddie	The majority of CE is not development or keeping a practitioner sharp; it is a necessary hoop to jump through. In many cases, if doing coursework, just a repeat of what many of us have seen multiple times.
Marc	Geels	This is more then medical professionals require, even the 30 hours is quite a stretch. After you have been licensed for a number of years all your doing is repeating the same things. I think the hours should be reduced not increased and some longevity should be taken into account.
Tom	Geist	As a practicing professional, the 30 hour requirement is adequate, given all the other areas a practicing professional receives training. Adding the additional requirement seems excessive.
Mark	Gelbman	I don't know that obtaining more CE Hours illustrates competency.
Matthew	Gelfand	I have already written on this topic several times. I am strongly opposed to increasing the required number of hours for completing the CE requirement. As it stands, the content of what passes for continuing education is extremely diluted and at a level of rigor that is far below what is necessary, say, to pass the CFP exam. Everyone who applies for CFP certification must have a college degree or the equivalent. Typical CE material is far easier than college content. As a result, the 30 hours in the CE requirement is just a lot of 'make work' and going through the motions. Only a small minority of the available materials actually teaches us practical new skills. Adding 10 hours to the 30-hour requirement would merely add 10 hours of meaningless make-work and would be a waste of time.
Marc	Genereux	Many CFP's also have other designations and or licenses. If you're going to increase the number of hours for CE, then you must also allow more 'cross over' education from other programs and licenses. If that opens up, then I would support this.
Kevin	George	I'm all for learning, the problem is that CE companies use this as a money grab for your certification holders. If you would require the CE to be completed by you and you provide the coursework for free, this would change my opinion. This is already the most expensive certification that I own and adding more CE to it just makes it worse. Very strongly oppose increasing the CE requirements until it is free CE.
Victor	Gersten	I hold several professional designations , each requiring CE and many don't count toward another certification. I would like to keep it as it is now
Drew	Gibbons	10 extra hours of CE is not going to make anyone a better financial planner. This is busy work.
Jessica	Gibbs	30 hours is a significant commitment to continuing education. 40 hours would be burdensome on full-time working CFP professionals.
Martha	Gibson	40 hours is unnecessarily excessive for actively practicing advisors.

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Amy	Gierak	I am able to exceed the 30 hours every two years because I am retired; I spend time looking for free webinars of interest to supplement my financial planning publication CE exams and the required Ethics class. However, increasing the CE requirement for employed professionals could be costly and burdensome.
Sarah	Gilkeyson	This should generally be gauged on unsatisfactory or inadequate planning service feedback. An increase in unsatisfactory services could indicate that additional education requirements should be met across the field. I'm confident that the fact that it takes almost a year + to complete the certification in addition to CE would indicate understanding in planning services. I do not know that additional educational requirements would be necessary unless a problem shows to be persistent across a large sample size of individuals.
Jonathan	Gillam	I believe increasing the CE will only help bolster the current CFPs skill and knowledge. This is a good proposal.
Sean	Gilsenan	30 hours is enough CE to keep us up to speed. I see there is another proposal to require certain subject matter coverage when new laws and regulations are developed. The 40 hour requirement would become even less necessary if we are required to occasionally complete CE that covers specific subject matter.
Joseph	Gitto	Puts a CFP CE in line with the high standards of a CPA
Charles	Glasse	This is just unnecessary. Many designers have multiple CE requirements associated with their designation.
Bruce	Glor	As Stephen Covey said...'you need to sharpen the saw'
Peyton	Glover	Enough already. Leave it the way it is.
John	Godfrey	This seems like overkill. How about keeping the same amount of hours but making the courses more specific to the CFPs line of business. Why should Insurance Courses count as CE for an Advisor who sells no Insurance?
Heidi	Goertzen	It's better to have 30 hours of meaningful CE than to have people have to do an additional 10 hours of CE in areas that aren't their practice or don't apply. The CFA, which is more difficult to achieve, doesn't require any CE.
James	Golden	Seems like a recommendation from academics, not practitioners
Pedro	Gomes	Why 40 hours? Is there research to show that this will make better advisors or better outcomes for clients? Will those 5 extra hours per year ACTUALLY benefit the industry and clients? Will it just serve to enrich CE providers?
Matt	Gomoll	CE is important and the 40 hours every two years matches some other credentials in the industry. CFPs need to stay on top of education and latest changes that impact clients.
Tim	Goodwin	As an employer of multiple full-time CFP® professionals, I strongly oppose increasing the CFP® CE requirement from 30 to 40 hours every two years. While continuing education is valuable, this proposed increase places an unnecessary burden on advisors without meaningfully improving their expertise or client outcomes. CFP® professionals already engage in continuous learning—not just through formal CE courses, but in real-time through client interactions, peer collaboration, and problem-solving in the field. Experience is the greatest teacher, and forcing an additional 10 hours of CE won't make advisors more competent—it

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		will simply add stress and administrative pressure. To put this in perspective, 40 hours is the equivalent of an entire workweek every two years—time that could otherwise be spent serving clients, mentoring junior advisors, or deepening expertise in areas that truly matter to them. The reality is that most CFP® professionals earn CE credits in two ways: 1. Attending valuable conferences and workshops that align with their interests and professional goals. 2. Cramming the remaining hours just before the deadline—not because they don't care about learning, but because their real-world responsibilities take priority. Increasing the CE requirement doesn't ensure better learning; it just forces more time into checkbox exercises that distract from what matters most—helping clients. The current 30-hour requirement is already sufficient, striking a reasonable balance between structured education and on-the-job experience. Instead of mandating more hours, the CFP Board should focus on enhancing the quality and flexibility of CE options to ensure they are truly impactful. More hours won't make better advisors—better education will.
Ajith	Gopinathan	Since I am still learning towards my CFP certification, do not have an option on this.
Michael	Graef	Between CFP, Insurance, State RIA, FINRA and BD CE I'm already over 100hrs per year, most of it is rinse and repeat. Adding hours may look good to the outside world, but it does nothing to make us better planners.
Linda	Grant-Smith	Many of us hold more than one designation, and not all of them overlap in CE. The Enrolled Agent requires 17 hours per year. CPWA has 40 per 2 years, Insurance licenses have 24 per two years, 40 seems excessive and onerous. If you are engaged in Financial Planning and care about your professional growth, you will naturally seek education. Please do not increase the hours required.
Daniel	Granucci	CE is a joke and a waste of most practitioners time. This is not the place (of ALL the acceptable places) to try and add credibility. The CFA Institute requires 0 hours of CE.
Roy	Gray	Our industry is evolving, and getting more complex. Therefore, I would not only like to see the 40 hours, I would recommend Certificates be required to have 20 of the hours as accredited course work or advanced certification to help increase their competency. Maybe grandfather certificates who have a MS or PHD in our field, as they have already proven to have advanced their education.
Michael	Greco	The CE requirement actually becomes more difficult as time goes on for experienced professionals, as the course material does not expand notably from year to year. I have personally run into the issue where I have had difficulty determining what courses a provider (i.e. Web CE) offers that I have not taken before. Requiring that those of us who are the longest tenured, and by extension the most experienced and likely most knowledgeable, to source other means to obtain CE may be foolishly onerous.
Therese	Green	I believe the additional proposed 10 continuing education hours are unnecessary for those who are dually licensed and/or have been certificants for a number of years. Many CFP(R) professionals hold other licenses, such as insurance, Series

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		7, Series 9/10, Series 63/65, sometimes commodities licenses, which require their own continuing education hours. CFP(R) professionals that are supervised by broker dealers also have many hours of continuing education required by those broker dealer firms. Whenever a new insurance 'product' becomes available, there is also training required. I'm grateful that many courses fulfill both CFP Board's and another licensing requirements, but most of the time, self-study/classroom equivalents are the only options available. These formats require more time for reading and testing (2-3x more time than credit hours) than in-person or video sessions. Finally, as the years go by, the coursework available becomes more and more repetitive yet I'm still pulled away from actual client needs to focus on the coursework. As a result, taking more coursework doesn't necessarily translate into one becoming a better service provider; it just seems like more scalps are required to meet a quota.
Christopher	Greene	30 is plenty. Adding additional won't increase competency
Joseph	Griffard	I have multiple licenses in addition to my CFP certification, and most of those licenses also have CE requirements. Increasing the CFP CE would be burdensome and unnecessary. If anything, I'd like to see the board work on getting better quality and affordable CE options out there. Most of the 'free' ones are of little value, and I've found it difficult to find quality courses that I can purchase for myself. It would be EVEN BETTER if they could promote the creation of courses that provide both CFP credit and insurance CE.
Andrew	Griffith	Unfortunately, CE and CPE credits across most professional credentials in the business fields have become somewhat of a gimmick that can be easily manipulated. Simply requiring someone to attend X of hours of clock time of 'learning time' is not very meaningful. Every year, I get offers to attend free qualifying CE and CPE courses for my credentials and the primary focus of those sessions is the presenter spends it making a sales pitch to the audience. Aside from checking a box, the session was a complete waste of my time. I would like to see the standards for CE and CPE raised across all of the credentials. Sadly, CE and CPE credit requirements have just created money making opportunities for the providers of these services. (I routinely have to complete 45 or more CE and CPE hours each year.)
Bridget	Grimes	Working in our industry forces you to stay current on financial planning topics. As a business owner and financial planner serving 65 households, 30 hours is more than enough. I would support a proposal that requires LESS hours the more experienced a CFP professional is, the more years in the industry. I absolutely to NOT support adding more CE to our very full plates.
Eric	Gritter	I would be in support of the increase. However, I would simultaneously ask that overlapping CE is more systematized, easier to report, and more affordable to report. Currently, in addition to CFP CE, I am required to obtain 12 hours/yr for IAR CE as well as 24 CE hours every two years for my insurance license. There is some capability for RegEd and other providers to report CE credits to multiple agencies, but you really have to do some due diligence ahead of time regarding

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		what courses are accepted where. I also have to double pay for reporting of CE credits for the same course that is reported to multiple agencies. Please work with these other regulatory bodies to systematize this, where one simple 'package' of 40 hours could qualify for CFP, IAR, and Insurance.
Kayla	Grodi	I don't feel the CE is as valuable as hands on experience. I would propose allowing pro bono hours to count towards this instead of adding 10 hours.
David	Groe	As a preamble, I don't share opinions, reviews, feedback, etc with any organization. However, after 25+ years of being a CFP, I strongly disagree with adding more CE requirements while keeping the cycle at two years. It was bad enough when the Board indicated that the credits had to be 'CFP Approved' beforehand, but now adding additional hours just seems like more of a power and money grab by the Board. I'm waiting for the Board to be giving back to the members in better and meaningful ways to the CFPs individually, and stop adding more oversight, rules, standards, and additional CE credits to the requirements.
Brandon	Gromadzki	keep the designation holders rigorous and sharp.
Cheryl	Gross	My organization and myself are already increasingly burdened by the multitude of CE requirements to maintain professional designations. For myself, I already have to do CE to maintain my EA designation as well as my CFP designation, and now have additional CE for the NASAA requirement. I do not think this is the time to increase the required CE. Most professionals already keep up with changes in the field through independent reading and conference attendance. It becomes a time and financial burden to keep adding more required hours.
Lesley	Gross	I feel 30 hours of continuing education is a sufficient requirement for maintaining the CFP(R) designation.
Kathryn	Grover	Again, I support strengthening the requirements and reputation of the CFP marks.
Joshua	Guadarrama	I don't know how that would truly improve quality of work as many colleagues of mine have talked about how they often fill their hours with material irrelevant to their practices since there isn't enough hours to encompass what they do / love to do. I worry for nonsensical hours to fill rather than to learn.
Phil	Guerrero	While one or two extra courses won't really hurt me other than time, I don't feel that the continuing ed requirement really teaches me anything either. Yes the continuing ed looks good for the public from a marketing stand point, but I'm not too sure how helpful this part is once someone has been in the industry longer than 5-7 years. Seems like more of a marketing idea or way to help the education companies, not the CFP members themselves. Not too sure an extra 10 hours moves the trust needle either with the public. The bullet point of 30 or 40 hours is basically the same.
Jake	Guller	The more CE, the more knowledgeable the professionals. However, I have not had to complete CE yet, so I have no opinion.
Levi	Gunn	If a 10 hour bump makes someone lose their title they didn't take it seriously in the first place.
Scott	Gutman	I don't mind increased CE requirements. The issue is whether trainings are approved or not by the CFP board. All the Financial Planners I know spend huge

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		amounts of time increasing their knowledge, but much of this is not captured by CFP CE rules. Increasing the CE requirements puts an added burden without necessarily adding to the amount of learning being done.
Mary	Guzak	30 hours of CE is already a lot, 40 hours feel excessive.
Tiffany	Hackney	I do not think that this is necessary or needed to be changed. Most of us do plenty of CE for FINRA and Life and Health insurance in addition to CFP CE and this just feels unnecessary to add more requirements.
Nicholas	Hagan	Every CFP I know has other licenses (insurance, securities, etc.), often in many different states, that require substantial continuing education. Much of this continuing education is truly relevant to CFP professionals but does not necessarily count toward CFP CE (and vice versa). This seems unnecessary and I believe would only benefit companies like Kaplan and other education providers, with no tangible benefits to clients in my opinion (it would in fact reduce the available hours CFPs would have to service their clients, so potentially damage them). I see no evidence of the current 30 credit hours being insufficient continuing education. Also, I find my work in my practice with clients, being a financial planner, to be more valuable continuing education than the time I spend in a CE class.
Patrick	Hagan	This would not improve service to our clients. We already have 30 hours of CFP requirements, 30 or more hours of State and additional multiple state CE requirements, we attend seminars without credits, Watch multiple Webinars without credit--- with timely information and education. We work with legal and tax professionals and share knowledge each year. Have to review tax changes and state regulations ongoing. We have vendors who also share some industry knowledge and best practices. Complete compliance reviews/training as required each year. Conservative Estimated -we are taking at least 2 days per month for some level of education that we only receive a small portion of official CFP or other designation credits.
Lucas	Hail	In addition to opposing this, I think there should be a reduced hourly CPE requirement for planners with more than 15 years experience. Perhaps 30 hours every 3 years.
Ted	Haley	The CE requirement should be strengthened in many ways, but more hours is one easy change that I support.
Andrew	Hall	see previous comment on which I made respecting proposal number one I think most see if people professionals must also complete CE in between one and three other domains so this change is an unde burden
Gina	Hall	30 CE hours are more than enough to maintain a standard of care for clients.
Larry	Hall	Requiring more courses/hours is not as valuable as actual experience. Allow tiered credit for years of experience instead adding 10 hours for all certificants. Example: 30 hours plus X years experience and a clean U4 satisfies the 40-hours.
Thomas	Halonen	Most CE is a money grab on the part of the CE provider and increasing the hours would only cause the student to try to get through the education faster. Lower hours with more relevant training material would be much more beneficial.

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Jason	Hamilton	Strongly oppose. Adding more hours along with state IAR CE is getting out of hand. Plus much of CE is not adding value to the client. But extra hours take away from the client experience.
Sarah	Hamilton	only if CEs can be rolled over and integrated with new IAR requirements avoiding an unnecessary burden.
Trent	Hamilton	Just because alot of the CFP CE courses are too easy.
Mark	Hammaren	It is very difficult to complete the 30 hours now. It will be even harder and more expensive to do 40 hours. That is a crazy amount of continuing ed to require. Strongly oppose!!!!!!
Kade	Hammes	NAPFA always requires substantially more of me than the CFP®. My largest complaint with the CFP® is that it's too easy to obtain and too easy to maintain with some CFP® being glorified salesmen rather than true fiduciaries of their clients.
Noah	Hankin	It's clear that engaging in more continuing education is always beneficial. It helps professionals stay current with industry changes, sharpen their skills, and provide the best possible service to clients.
Allison	Hanley	Rules are changing quickly, and CFP professionals need to stay on top of them. I think that is a fair requirement.
Michael	Hanrahan	Although the education level is not unreasonable, you limit it to CFP board approved courses and charge extra if the course is not approved. I would like to see the CFP board accept any relevant course approved by other accrediting agencies, without additional fees, like NASBA, National Registry of CPE Sponsors, ABA/MCLE, the IRS or directly by the AICPA or other relevant credentialing organization, especially those who credential is allowed for accelerated path (CPA, CFA®, CLU®, ChFC®, PhD, JD, International CFP). You can assess the integrity of the reporting through periodic audits, like CPA boards do.
Marijean	Hansen	I have been a CFP since 1986. That is 39 years of CE. Can we reduce the amount of CE maybe after 25 years?
William	Hansen	I am generally in support of anything that raises the bar on.
Parker	Hanson-Harden	I believe 30 hours is enough, but 40 hours isn't too much more of a request.
Mingming	Hao	CE credits for CFP are already calculated at a lower amount for the same course compared with CE credits for other licenses. Completing CE requirements is already a top reason people consider stopping renewal
Charles	Happel	I am engaged with financial market studies on a daily basis. I pay thousands of dollars to subscribe to several very advanced services. None of this provides me any official CE credit. Most of the things I do to actually obtain my 30 hours are quite remedial by comparison. Changing to 40 hours will simply create more nuisance busy-work for me. I also do a great deal of pro bono work but am not interested in spending my time documenting and reporting it. I just try to help people when I can. I would be in favor of maintaining the current standard in the interest of verifying some level of engagement, but see no benefit to expanding.
Tim	Harder (Quotient Wealth Partners)	Focus on quality, not quantity. 30 hours is enough to keep people engaged without being onerous, expensive or dilutive.

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William	Harder	The available Continuing Education landscape will not meaningfully support 40 hours of study. I struggle as is to find 30 hours of CE that is really worth my time and I look far and wide and at many different opportunities for continuing education. To increase this to 40 hours without a significant and meaningful improvement to the CE landscape would be a waist of time.
Darin	Hargreaves	I have never had an issue completing my CE, however the additional requirements for insurance, licensing, FINRA, firm element, and others is difficult for many.
Seth	Hargrove	The 30 hours seems to be sufficient
Kirstin	Hark	It's not the hours completed, it is the quality of the content that needs to be better governed over. I've seen 10 CEs awarded for weak content, and 1 CE awarded for robust advanced teaching. The regulation over awarding CEs needs to be managed much better. 30 hours should be sufficient, as long as the content is valuable (not 'fluff')
Danielle	Harmon	It is already a challenge for most CFPs I know to acquire the 30 CE hours. I have no interest in taking additional CE hours for the sake of maintaining the designation.
Dean	Harris	30 hours is plenty.
Josh	Harris	Reasonable
Brenton	Harrison	Every organization is increasing it's CE requirement to an arbitrary number, as well as their affiliation costs. I would feel differently if there were methodology to support the increase, but simply increasing it adds overhead cost to the advisor with no documented reason for why the current standard is insufficient.
Gerri	Harrison	There is constant change - we need to ensure that CFPs are keeping up with what is new and or has changed. I would also support that there be a requirement for certain types. For example, there is the 2 hour ethics requirement. Maybe there needs to be a certain number of hours for tax planning and knowledge. Maybe a certain number of hours for income solutions. Maybe a certain number of hours for alternative investments. Not sure what all requirements should be, I certainly see areas where CFPs need to strength their knowledge.
Randall	Harros	30 hours is enough. With all the continuing education now being demanded by FINRA, broker-dealers, and other associations for many different reasons (technology, scam, IAR, phishing, etc), this would be more time spent in front of the screen instead of helping clients.
Elliot	Hartje	The industry already requires an extremely high level of continuing education.
Andrew	Haskell	Between CFP CE, Insurance CE, Firm Element requirements, and other required compliance requirements, these obligations are taking time away from client engagement, making it more difficult to adequately serve clients.
Michael	Hathaway	Those who want to 'check the box', will. Those who want to learn, will. Many of us accumulate far more than the minimum number of required hours. Controversial take - why not make an 'every x number of years' examination a requirement?
Michael	Hayes	What value is requiring 40 hours every two years going to provide? For those of us with more than one designation (CPA,RICP, etc.) , our CE Requirements are already overly sufficient.

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Chris	Hazelip	Respectfully, after completing all CFP coursework, passing CFP exam, remaining educated with 24-30 hours of CE every two years, having 10 years CFP experience, and 15 years overall working with clients, CPAs, estate attorneys, trust departments, etc, it does not seem to add value by increasing required education by 33%. It is not the hours but the content. When is it enough? What is the right amount? The other side of this is it takes away 10+ hours I could spend running my business and serving the client. Please reconsider...
Victor	Heetai	that is a lot of CE, and it is difficult to achieve this, especially if you have other licenses, as not all CE count for all certifications.
Lindsey	Heglar	If hours spent on required firm training can be used, it would be ok, but there are only so many continuing education programs that are offered.
Daniel	Heidel	I find 30 hours to be sufficient in maintaining continuing education, but if 40 hours seems appropriate to cover necessary material and regulatory changes then I support this change.
Alana	Heim	I am unsure how this proposed change further enhances maintaining certification competency. Why should this requirement change now when it has been 30 hours for decades? In addition to the CFP dues increasing and being assessed every year (instead of every other year), if you add 10 additional credit hours, you are making the certification more expensive for members to keep. I strongly oppose this change. However, IF, and only if, this passes, you must allow other CEs from other designations/licenses and will already have additional CE requirements that should count towards the 10 hours.
Anthony	Hellenbrand	I spend hundreds of hours per year on various CE courses. many of which do not carry over to other licenses and designations. I feel I learn very little from existing CE courses and mainly view them as a waste of time. I'd prefer better CE trainings be out there than more of the same.
Tiffany	Helleson	We carry additional CE requirements for securities, insurance, and NMLS licenses if working at an institution that also offers mortgages. Adding 10 more hours of basic/general CE does not increase our skill level. Until the CFP® CE organizations offer courses that include up-to-date changes in laws, taxes, IRS rulings and the very items that we need to do the best job to serve our clients, additional hours are worthless and an unnecessary burden. We are continually forced to seek this information outside of CE course work with no credit given. All of the changes to the SECURE ACT is one example that required a tremendous amount of due diligence in continuing to self-educate.
Brenton	Helms	The more training / updating, the better.
Tyler	Helton	30 hours is sufficient.
Joel	Helzer	This feels like a very arbitrary move and reflects no real connection to success as a CFP. Allowing some pro bono hours is great but I do not think upping requirements to 40 hours actually helps maintain competency and is just burdensome on planning professionals

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Richard	Hemingway	10 hours of credit towards the 40 hour CFP requirement for completion of CE credits attributable to IAR, State Insurance or FINRA exams
Eric	Hencley	I would like to know if there is any conflict of interest between the CFP® board and the 'pay for CE' providers. With only the context provided, increasing to 40 hours only benefits those who generate revenue with CE courses. I believe there is no benefit to the CFP® professionals and I think from the outside looking in, it looks a revenue grab.
William	Henn	The extra cost and time would be a burden. Strongly oppose this!
Marcus	Hennen	Every year new continuing education requirements are added by other agencies/licensing authorities/states/federal agencies that it is getting out of control. At this point I have to spend two full weeks of my year just taking continuing education classes (most of them I could do in my sleep as they are redundant and if one has been in the business for any length of time offer zero value to me or my clients.
Jay	Henry	Dynamic industry requires more education to maintain relevance.
Bradley	Herd	30 hours has always felt low to me, personally.
Glenn	Hermanson	I've been a CFP for almost 23 years now. I welcome new information and fully understand that professionals in all fields need to be consistently learning and refining their skills and knowledge. Given that I do this daily regardless of my CFP designation, 30 hours is more than enough to demonstrate it to the CFP Board. I'd more than likely let my CFP lapse if this change is approved.
Terrence	Herr	30 hours of CE is more than necessary and is similar to other industry standards. This just places an additional and unnecessary burden on professionals
Andrew	Herzog	Spending more time on education/seminars/classes forces the CFP to care about his designation and expertise. No one knows everything, everyone can learn something new. If Continuing Ed is too 'burdensome' for someone, then perhaps they shouldn't be a CFP.
Joshua	Hester	I have never had an issue gaining the required CE, however the additional proposal to allow rollover hours is relevant for this to be accepted.
Sam	Heveroh	I strongly oppose this change as the current people who skirt the CE rule by trying to have everything combined into one big general session at the cheapest cost from an online vendor are still going to do that rather than 30 hours versus 40 the people who truly conduct 30 hours of CE in a 2-year time. And sit through workshops seminars etc are not going to be any more competent with an additional 10 hours they will just be more annoyed
Eric	Hilliard	I am STRONGLY OPPOSED to this idea. There is no value to adding to the multiple securities and insurance related Federal, State, Regulatory, Firm and other licensee programs (CLU, CFA, CIMA, CPA, JD, etc.) that advisors are REQUIRED to take either annually or Bi Annually. Many of these do not overlap and therefore become onerous in their ongoing arms race to add more hours. For example everyone of these has an ethics requirement however few if any have an overlap that might satisfy more than one. Crafting a more tailored requirement within the current hours that focuses on specific topics directly related to financial

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		planning would be much more effective. Why aren't the current requirements set up to include that there be a CE or set of CE's in each of the CFP areas of study so the CFP certificate holders have a broader level of learning? In addition, a campaign to get regulatory agencies to recognize the CFP license CE's as an exemption to their own, would be more beneficial for licensee holders to get and maintain their CFP certificate. The CFP board wants to add 10 more hours so that they seem more stringent but does little to nothing to lobby a state agency to recognize it as such? What does that do? More work. All this proposal does is add more work to people who work hard. The question needs to be asked, does just adding more hours make better financial planners or is the board actually creating a curriculum that actually adds real value. Is this really the efficient use of time?
Jesse	Hindson	I am continually learning and staying on top of the industry standards through my day-to-day responsibilities. That, in addition to the 30 hours of CE every two years is enough.
Jeff	Hinish	Why would you impose more CE hours? Do you feel that current CFPs are not knowledgeable enough? The recent increase in price was not appreciated by the CFPs in my office. If hours are also increased I'm don't think I will renew next time (I can't speak for the rest of the office). If you can tell me ASAP if this is changing I can request my money back for my Jan 2025 renewal I just paid!
Deb	Hinton-Brown	Unless there are significant changes in planning landscape that add value to a planner's tool box, addition of hours is of adds no value except to give the perception of education. It increases the expenses for the CFP, sounds like a venue to increase revenue for those producing course materials.
Mark	Hoemann	How about your staff do this as well? more BS
Nathaniel	Hoffman	The CFP has already morphed into an extra regulatory agency that we deal with due to previous changes. This is cumbersome and unnecessary as most of us already have SEC/FINRA CE and training as well to deal with annually.
Patrick	Hoffman	I don't see the need. When one is working in the field and utilizing best practices, why have a 30% increase for requirement? Are there more infractions requiring this...justification as to why would be helpful. If it is to make 'us' more professional, I do not see a need.
Garrett	Holcombe	Thirty hours is already enough
David	Holland	Comment previously provided (this is a second submission that is being made to provided expanded comment on Board's ability to select areas of continuing education)
Benjamin	Holm	What does 10 more hours away from working with clients gain an experienced planner? Nothing. If someone is practice financial planning, then they are already a head of the learning curve to give their clients the most update recommendation, including law and regulation changes. I do not see how adding more classes will benefit the brand or an individual who is already working with clients. Most planners already know most of the answers to any CE questions.

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Scott	Holman	Most CFP's have multiple designations and do far more hours. Most CE is redundant, but is not recognized across different designations. The current CE is plenty!
Calvin	Holmes	Due to likely changes in the industry and to at least help with staying up to date, I am in support.
Seth	Holzwarth	CE requirements in the broader industry are getting out of control. Please don't add to this burden with 10 extra hours. The time invested is not equal to the growth of the advisor. I strongly oppose this additional requirement.
James	Honaker	I personally am required to obtain CE requirements for: - 15 for state insurance every two years - 10 for CPFA each year - 15 for CBEC each year - 30 every two years for CFP
Adam	Hopper	I support this as long as the carryover rule is put into place as well.
Aaron	Horne	I have not needed to do the 30 hours of CE. I don't see how adding 10 hours will make a pointed improvement over the existing requirement. Is there information suggesting that 30 hours is insufficient and that 40 hours is sufficient? It seems like a 'well why not... after all more is better' type change. That said, I don't have a problem with it. A few more hours over two years seems inconsequential. Both to achieve and its value.
Landon	Horne	I know that I am doing CE for insurance licenses and other designations so the increase doesn't make me thrilled.
Justin	Horowitz	I don't mind CE requirements being more stringent, but practitioners get bogged down with so many CE requirements. Volunteer work contributing to this requirement could be helpful.
Brent	Horvath	30 hours is fine and has been fine for a long time. Why would we increase this to 40 hours? That is just adding an unnecessary burden - anyone who is a CFP is already staying current on everything - not necessarily getting 'CE Credit' for it. This is totally unnecessary. Strongly against this.
Jim	Houghton	I'm a CPA and am required to do 120 hours every three years and a minimum of 20 each year. This new standard seems easily attainable and useful.
Kyle	Householder	While I am an advocate for continuing education, I do not think there is any value in increasing the current requirement. Adding more CE time takes time away from our clients, who I think need to remain our priority. It is also worth noting that many in the industry have multiple licenses or designations that also require CE on top of the Board's requirements.
Nathan	Houser	30 Hours of CE in my opinion is sufficient for a professional to maintain a high level of current knowledge on financial planning topics. As a practitioner I also have firm level CE that is required every year and is 10+ hours, as well as CE for state licenses and products. I do not believe the CE requirement needs to be raised.
Johanne	Hove	No opinion
Adam	Howard	What does an extra 10 hrs get someone that the first 30 hours didn't?

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Cory	Howard	30 hour is plenty of CE and already a challenge to complete along with all the other industry/license CE. Between various finra and life insurance licenses I am already at nearly 100 hours of required CE
Alec	Hubbard	CFPs continuing education process is already deeply flawed. Most CFP practitioners (in my network/experience) go above and beyond 30 hours of continuing education in the abstract via educational effort and industry events, but struggle to maintain the 30 credit hours in practice because CFP either demands an arbitrary registration requirement for industry event sponsors or a steep financial cost to report non registered courses. (For example, I'm on the board of my local CFA society and none of those events count towards CE without having to pay \$60 per event despite being the premier educational events in the region). This compounds with the fact that the 'Find Continuing Education' function on our website doesn't direct CFP practitioners to sources of continuing education that work consistently. (I've used it to register for events that don't fire, and events that do fire but don't report attendance). This creates an ecosystem where the only way to effectively complete CE is to invest time in less than premier education modules that are available and consistent about reporting that trade off with superior education events or time spent supporting clients. Given the flawed state of continuing education we should advocate for less of it, not more of it, until the more fundamental issues with it are addressed.
Joel	Huet	For those of use with several decades of experience, the CE requirement is a great way to stay current. With that said, I expect I am like others that attend a great number of educational type presentations that do not qualify for CE but are necessary to attend. Increasing the required CE just forces attendance in programs that really do not expand my knowledge or add to to my competency.
Chris	Hull	10 more hours of required CE will not accomplish anything other than burden current/successful CFPs further. The current 30 hours of CE is enough after you consider most CFPs have to accomplish other CE requirements for other designations, state CE requirements, FINRA CE requirements... When does it end?
David	Hultstrom	CE is mostly stupid, but I have to do so much anyway for various things (CIMA, CPWA, NAPFA) that this won't affect my life.
Lisa	Hunter	Is this really necessary or is this a way to raise funds for the CE providers?
Dave	Hutchison	Comments to CFP Board on increased CE of 40 hours from 30 You have got to be kidding :) I have been in the investment/ financial planning business for over 40 years, having a CPA firm background and a CFP since 1987. I already have many hours of CE required annually from Cetera broker-dealer as a rep, more hours required as an OSJ, and more as an RIA. Now, we also have to take FINRA CE every year. In addition, I periodically need 45 hours for an insurance license and 30 hours for CFP, which is proposed to be raised to 40. Probably in the last 20 years, nothing in CE has given me any more knowledge that I didn't already know and has not changed my always ethical practice. I wish I could take the test and not read the material, and I would probably easily pass. It is similar stuff year after year, and

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		there is often similar information between the rep, OSJ, RIA, Insurance, and CFP CE. The general public could care less about the number of CE hours we have, whether 10 or 40. Some should be required to keep up the professionalism, like CPAs etc., but for us, with multiple CE overlapping requirements, with all due respect, it seems a waste of time, taking away from serving clients. Maybe exempt us who have been CFPs for 20+ years, especially if we already have massive CE from regulatory bodies. I can not imagine why 10 more hours of CFP CE is needed or beneficial. Or, just let us jump to tests without reading all the content, wasting hours on what we already know.
William	Hytner	After 20 years in good standing one should be exempt.
Jason	Iannantuono	There is enough additional CE requirements to maintain other licenses and certifications. 30 hours for CFP is enough.
Stephan	Ihde	My initial thought is that this adds more workload to already busy CFP(R) Professionals.
Amy	Irvine	20 hours per year is still less than 2 hours per month, we need to stay current to keep the standard high.
Jacob	Ivey	Makes sense, especially if we tie in additional focus points/emphasis items like ethics
John	Jackle	practicing CFP's are actively participating in financial planning, Securites licenses CE, Insurance CE and additional ethics. Another 10 hours of CE is not going to have any significant impact on improving the competency of a CFP certificant. The CE firms will do well if this is changed.
Dustin	Jackson	30 hours of CE is sufficient. We are practicing financial planners; meeting with clients, developing presentations, reviewing financials, researching options and solutions, some of us running a business. The additional 40 hours would put an unnecessary time burden on us without any quantifiable or substantive benefit to clients.
John	Jacobs	I am currently doing 10 to 15 mandated courses every 3 months at my firm. Adding 10 hours of additional education requirements will just add to the time I don't have to spend with clients!
Lori	Jacobson	I don't think we need to increase the CE requirement.
Richard	Janes (Charles Schwab)	The 30 hour requirement is already a robust standard. Adding more to this requirement places additional burden on professionals who often already have busy work lives. These same individuals maintain their level of knowledge through the regular practice of their job roles and responsibilities.
Helen	Jardine	There is a lot of ongoing learning in the career field. Not all of it qualifies for CE. 30 hours of required CE on top of other personal growth and development one does is enough.
Dominic	Javier	What additional CE is there to be added?
Bryce	Jenkins	Only in support of the increase in CE requirement, if the availability of CE courses available is also increased. OR the additional 10 hours of CE is made available via CFP.net
Mark	Jenkins	This only benefits providers of CE. The current requirement is sufficient.

# CFP BOARD

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Robert	Jeter	It would be great to see some color as to why this was recommended. Is there studies that show 40 hours resulting in improved outcomes with professionals? No logic included here is a bit worrisome. Not sure why this is being arbitrarily raised.
Carol	Johnson	I have over 35 years experience in the field. I find I can teach most of the classes I take.
Jamahl	Johnson	30 hours for a certificate holder of over 10 years is more than adequate. Respectfully I believe consideration should be given to REDUCE the CE requirement for certificate holders with over 20 years experience and or a certain age ie some State Insurance Licensing Commissions follow this practice. In additon, similar to other professional certifications, a fee only for non-practicing holders should be considered ie CLU. Thank you.
Mark	Johnson	The current requirement is already sometimes a challenge to achieve and requires significant time. CE is good, but increasing the requirement would have a negative effect on my practice.
Annette	Jones	I am not adverse to this change, especially if the Board can expand its approval of additional acceptable education. Some states have specific licensing programs for professionals in fields which include finance, protection of the elderly and disabled individuals, & trust administration. I am a CFP certification and also an Arizona Licensed Fiduciary, which also requires 30 hours of continuing education including two hours of ethics. I attend a conference offered by the Arizona Fiduciaries Association annually during which Arizona professionals including the AZ Attorney General, Supreme Court judges, estate planning and elder law attorneys and other highly educated presenters provide legal updates, discussions, and education relative to many topics aligned with the standards of the CFP Board.
Audrey	Jones (Financial Life Designs LLC)	I am really tired of all the different requirements for CE. I would like CFP and IAR groups to get together and unite. Then I would be happy to raise it to 40. But 30 currently and 12 IAR is already 42. You would be raising it to 52 for me.
David	Jones	Some CFPs are CFPs in name only. I am the Director of Wealth Management in my RIA firm and have been VERY ACTIVE in the Wealth Management (Financial Planning) area for 20 years. The 30 hours of CE requirements is becoming fairly redundant for me since I am so routinely active with financial planning and have now taken 30 hours of CE every two years for a total of 300 hours of CE training. I think the 30 hours is more than sufficient but if you decide to increase it to 40, it should only be for the first 10 years of CFP certification and then drop to 30 hours.
David	Jones	There are layers upon layers of time consuming regulations if you have various licenses or designations, and if you are associated with just about any firm out there as well. This is onerous and unnecessary! The requirements should be removed or lessened, particularly with those individuals who have practiced for an extended period of time. Please reconsider this excess requirement of practitioners' time.

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Doug	Jones	I oppose this until the CFP board begins to provide CE to its existing CFP marks holders. The annual fees continue to go up and no benefit is being provided. I will be strongly considering giving up my marks and requesting 990s of the CFP institute to evaluate the impact they're truly having on the planning community.
Douglas	Jones	This is overboard. Most of us in the financial services and capital markets have tremendous amounts of CE we must do for our firms/Finra. Most of that isn't translatable to CFP. This is too much and isn't improving anything. Please don't do this.
Jaco	Jordaan	Changes made several years ago restricted the ease of qualifying a program for CE, which means most CFP certificants likely already get significant additional CE which can't be officially counted because the sponsor won't go through the qualification process (and \$\$\$). In addition, many certificants have additional credentials, and due to those same qualification standards, much of the CE for other credentials are not provided by qualifying programs (despite the content clearly qualifying). I personally already have to get additional CE for multiple designations, which results in 100+ hours of non overlapping CE. Increasing the requirement doesn't seem to serve any purpose other than making it more difficult to maintain the credential.
Conner	Jordan	I propose a tiered system. If financial planning is not your main business then 40 hours is appropriate. If you are actively practicing and financial planning is your main source of revenue, then I think 30 hours is sufficient (of course with the ethics training as well). My thoughts are someone whose main business is financial planning is most likely more in tune with innovations than someone who is not focusing heavily on financial planning.
Kevin	Jordan	While I like the idea of CFP professionals being responsible for staying on top of relevant information in the field, I don't know that much is gained going from 30 to 40. There is likely a diminishing return on the actual effort and/or knowledge gained at a certain point.
Mindy	Joseph	There is an additional cost to this requirement that may be burdensome to smaller, independent CFP(R) practitioners.
j	k	If you didn't 'get it in 30 hours' an extra 10 ain't going to do no good.
Melanie	Kahrs	I understand the desire to make continuing education powerful. But I believe the focus should be on quality and not quantity. I think instead of increasing hours, maybe looking at the quality of the coursework for CE. It's already a lot of CE but perhaps there can be a restructuring of the type of coursework meaning avoiding duplicates in a 4 year period, making sure vendors who provide CE are providing quality course work (I've often taken something where the information isn't the most helpful or thorough and/or has information inaccurate as it doesn't take into account recent tax/legislative updates).
Michelle	Kaicener	This seems like an unnecessary burden on professionals whose time should be taken up providing guidance to clients on financial planning, and who are probably already consumed with administrative overhead.

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Matthew	Kalajian	30 if they are quality CE hours...is plenty. But CE reported needs to be held to a high standard of true CE...there are too many offerings for Super CE events where you can knock out a ton of CE with one test.
Janel	Kalish	For those of us who are registered, we have to complete 30 hours for the CFP, 24 hours for insurance licensing, FINRA CE, Firm Element, etc. Not all of these credits overlap and it gets to be too much. If you are going to do anything, see that people are taking different courses each year that cover different portions of the CFP standards. Doesn't have to be all, but a good variety of topics.
Archie	Kangethe	I would support if the CFP Board was able to get our CE requirements to satisfy other financial services CE requirements. We are currently already doing insurance CE, Series 7 CE and firm sponsored CE, and bank regulation CE.
Jennifer	Karch	No opinion on this, seems in line with others and CE is usually easy enough to get.
Bruce	Kavenagh	We have enough required training with State requirements, FINRA requirements and my own company CE requirements. I do not want to add on another 10 hour or required CE.
Ashley	Keamo	In my opinion, the quality of CE is more important than the number of required hours. I do not see the necessity to increase hours of CE given the already strenuous requirements within the career of a financial planner. Additionally, there are other important training and educational opportunities that do not qualify for CE that financial planners might need to complete. For example, becoming an EA or earning a Master's. If you are going to require more CE, I think it is only fair that the pool of CE experiences be expanded.
Kathleen	Kee	30 hours is plenty given the adoption of IAR CPEs.
Autumn	Keller	40 hours is an unrealistic expectation. It is challenging to maintain 30 hours and run a busy practice. This is also a burden when the additional hours required for state licensing and other specialized designations are extra and not accepted toward the CFP requirements. I think this would be a disincentive for advisors to seek the CFP.
Bernard	Kelly	30 hours of CE every 2 years is sufficient. Many CFP holders also hold other licenses so I view the additional 10 hours as an unnecessary burden.
Mark	Kelly	This is not necessary and I feel this comes across as only a way for the board or affiliates to create a new revenue stream. As someone who has 30 plus years in the industry and having been a CFP® Professional for nearly 20 years, I would find this onerous and not needed. With other regulatory agencies or associations also imposing CE standards this already consumes way too much time and cost. Some CE makes sense, but don't put this on the backs of someone like me who has extensive experience and educates myself constantly beyond CE's. To have to pay more costs and focus on training that is CE only gets away from education for the benefit of our clients while adding costs. I already dropped my NAPFA membership due to the amount of CE's and would hate to drop my CFP® over a similar reason.
Patrick	Kelly	A CFP professional, in reality, completes 100+ hours of CE per year but is not recorded and submitted. Adding this 10 hours simply creates another time and

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		money burden that takes away from what he or she could be doing for clients or taking away from family time. The public or other law/tax/investment professionals don't know or care about the 30 hour CE amount and that it is 10 hours less than other professions.
Vera	Kelsey-Watts (Saltbox Financial LLC)	Absolutely NOT unless you expand the definitions of CE and what other activities besides advertising webinars we must attend. Most of my continuing education in my field occurs through means that are demonstrably quantitative in practice, but are not even considered under eligibility for CE. If I have to spend 10 more hours doing CE on narrow topics that do NOT address the breadth of modern financial planning, that is 10 less hours I will have to independently deepen my own, actual, education and practitioner skill. Requiring more CE is a cop out.
Elaine	Kendell	Not really sure what the benefit to the public will be with this change to 40 hours.
Kit	Kenny	30 hours is sufficient. You currently keep a close watch on all CFPs.
Erin	Kerber	Many CFP professionals have other designations that also require CE. I honestly feel like all I do are CE classes instead of helping clients. It's very hard to juggle it all
David	Kinder, RFC, ChFC, CLU	Do you know how easy it is to get, obtain, and maintain CE? I do at least 100 hours of CE every two years. Do you know how long it takes me? Two hours at most to do. The IARFC association requires 40 hours every two years for their RFC and 40 hours EVERY year for MRFC. Just more words, but you might as well elevate the standard a hair.
james	kirkpatrick	Too much focus on continuing education. Some of us have a family and a career to focus on. Too much emphasis on CE and constantly raising the CFP annual fees with the cheap ass paper membership card. What percentage of CFP annual fees are going to executive salaries???
Ryan	Kirkpatrick	I haven't experienced doing CE yet. I passed the exam in 11/2024. I'd say I'm almost always in favor of not increasing CE hours, but I do appreciate that the CFP marks hold a high standard and require more of us. So I don't have an opinion one way or the other for these reasons.
Eric	Kirste	I agree with this change! 30 hours is light for a 2 year period.
Andrew	Kish	I believe the current standard of 30 hours is sufficient.
Ryan	Kittrell	30 hours is more than enough. I think 40 would be too much of a burden time-wise.
Andrew	Klepchick	I have been a CFP for 40 years. I will likely give up my designation if you increase the CE requirement. There should be recognition for years of experience.
Alan	Kneale	This feels like just a way to funnel more money to education providers. I would support if more non instructor led options were available
Martin	Knight	CE is another reason to quit the CFP certification. The 30 hours is enough when you consider that everyone in this industry is already CE fatigued. The CE industry no doubt is pushing this one.
James	Kobacker	I think the continuing education requirements are ridiculous. There's very little advantage or learning to them it's just paying a fee and wasting time. If anything they should be less.

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Robert	Kocembo	CE is not that hard to get/reduces procrastination
Joseph	Kochera	With the caveat that gaining a new recognized designations (CEPA, CIMA) cannot count for more than half of the 40 Hours of CE. CE should promote keeping knowledge current with Tax Law, Insurance Law, etc.
Henry	Koehne	As a CFP, I have around 72 hours of other CE a year to complete, it is almost impossible to not have other CE if you are a CFP, and the credits do not overlap, and I think 30 hours is already excessive.
James	Koestner	30 hours is enough every two years. With firm and regulatory CE we will be completing 65-70 hours a year or more with this CE increase.
Barry	Kohler	A conscientious certificant will keep up with relevant changes and developments. One who is less conscientious will be able to 'mickey mouse' his/her way through the CE requirement.
Alexander	Komrovsky	There's a lot of time that goes into the CE work and while we are constantly continuing to learn and increase competency it seems like more hoops to jump through to get the CE credit courses or seminars
Brandan	Kools	Between the standards for this designation and my firm standards for training, and my job responsibilities... I would not support increasing the CEU requirement.
Joel	Koon	I am sure most CFP® practitioners do not want to do more work, but I believe that adding a higher CE requirement leads to better planners and more commitment to gaining more knowledge in the field.
Brian	Koonce	I keep up on everything already because it's essential to my job. I also do 24 hours of EA and will soon do 40 hours of CPA continuing education every year. I rarely learn much even when looking for useful CE. That 10 hours is better spent serving clients This just helps CE providers or CFPs who are not working enough to keep up on everything. I'm busy
Paul	Kopey	In addition to my CFP certification, I also hold a CPA license, as well as ChFC and AEP designation. Each one of these has their own continuing education requirements. Although many continuing education seminars/classes satisfy requirements for both the CFP and ChFC, that is rarely the case for CPA CPE (Continuing Professional Education) credits. I suspect that's the case for attorney's CLE credits as well. It's becoming increasingly difficult for professionals like me who hold multiple licenses and designations to meet their continuing education requirements and have sufficient time to work with clients and run our businesses. MAY I PLEASE SUGGEST THAT IF YOU INSTITUTE THIS CHANGE, THAT YOU MAKE CPA CPE CREDITS COUNT TOWARDS THE 40 HOURS. ONE WAY THIS COULD BE ACCOMPLISHED IS TO ALLOW ALL COURSES APPROVED BY NASBA TO COUNT TOWARDS THE CFP CE CREDITS. THERE WOULD NEED TO BE A SIMPLE PROCESS FOR REPORTING THESE CREDITS WITHOUT AN ADDITIONAL CFP BOARD FEE. Thank you.
Brian	Korb	I don't see any backup to revising this requirement. What difference can be demonstrated between 30 and 40 hours on a CFP certificant's knowledge and competence. Without any backup data this seems to be a random requirement and I would oppose it.

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Jeffrey	Kostis	CFP Professionals are professionals and should be treated as such. The current standard is more than enough to maintain our understanding of the changes that may occur in a given time period. An increase in the number of hours alone will not ensure that the CFP professional obtains the additional information needed to serve their clients. When required, an individual CFP professional will obtain the extra knowledge. If a CFP Professional is not maintaining the standards, the Board should withdraw the certification of that individual and not add more regulation to everyone.
Skerdi	Kostreci	Why? The CE is BS anyways. Why waste our time even more?
Mateusz	Koszarek	Strongly support this. If you're actually doing planning and participating in the industry 40 hours is a cakewalk! I would be supportive of increasing the minimum CE requirements even further above 40 hours. As an example, by going to a couple conference in the course of one year, I have attained 54 CE hours! Too easy!
Lucas	Kraft (Financial Planning Association of Wisconsin)	We have multiple different agencies that required financial planners to get CE. And in some cases, they cant overlap. I have , as an example, CE for my CFP, my insurance, and now my IAR. I have an overload of CE being required already.
Brien	Krank	I have many licenses in order to run my business. Seems every agency and every license in every firm and every insurance company is applying their own continuing education. It is reaching a point of ridiculousness and in the middle of this raising the CFP requirement is just adding more to this mess. We need to start getting these groups to cooperate so that certain educational classes qualify for CE across several licenses. It seems instead many of these groups, the CFP included, view this as a revenue opportunity. It should not be. Real people are at the end of this with real lives and only so many hours in a day.
Ross	Krause	30 hours is more then enough CE.
Scott	Krizek	Current program is onerous enough. This adds cost in time and fees and 10 more hours will NOT make a difference. I would consider dropping the CFP if this is implemented
Kimberly	Kuhlman-Thomas	I'm fine with the hours increasing for CFP's that have had the designation 10 years or less. When in the first 10 years of having a CFP, you are still gaining knowledge and the time spent for CE's speeds up the process. By the time someone has had the CFP designation over 10 years, they typically have a robust practice and adding 10 more hours of CE limits client time. I don't feel I would gain the amount of additional knowledge for the time spent with the 10 additional CE's.
Jeffrey	Kutchmire	The CE requirement should be going the OTHER way. It should be decreasing and with the new FINRA CE requirements for Financial Advisors should be eliminating the need for the Ethics requirement as it is now being duplicated at three levels: CFP, State Insurance, and FINRA.
Gerry	Lachnicht	Much of the approved CE content seems more like a sales pitch. Unless improvements are made to what is made available as educational content, I

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		would not support increasing the requirement - there is nothing to gain with more sales pitches.
Lars	Lambrecht	30 hours of CE is more than enough.
Robert	Lamperti	Leave it as is but increase the quality of the CE. I would love to see 'mini' classes that focus on areas of the exam. Ex: Mini classes - - Trusts - types and application - Tax - depreciation, AMT, Stock Options, etc.
Chuck	Landgraf	Rather than increase the number of hours, provide continuing education courses that are not boiler plate. 30 hours is more than sufficient if the courses are well designed.
Cristian	Landry	As long as the CE is constructive and beneficial. CE seems to have lost its quality depending on the program.
Michael	Langlois	More CE another becomes redundant in most cases and increases \$\$ to CE providers. Also, should be a waiver for the cfps that have at least 25 years of experience and 60 + years of age combined. Most of us in that are who are still active easily can be teaching these CE courses. In short more CE takes away time in front of the clients. It's getting to look we are professional students' organization rather than professional practitioner. I agree some minimum CE for some targeted education in new tax and regulatory law and for example maybe can only a max of 10hours insurance related CE. In addition, there is overlap already with maintain CE with FINRA , insurance and specialized areas like LTC . I also agree with the carryover of at least 10 hours but keep 30 for those over age 60- and 25-years' experience.
Jamie	Lapin	Only acceptable if you can work in conjunction with AIF, CDFA, Kinder, other accrediting agencies with similar goals and good standing. All of my organizations have too many demands each to allow for even more to be required of any one.
Trenton	Larsen	What is the rational that shows a benefit to increasing CE hours form 30 to 40?
James	Larson	Acceptable.
Kevin	Larson	It sounds like the CE lobby group is alive and well. CE sounds so good in theory. But in practice.... We are already amongst the most heavily regulated industries in the country. I have a number of licenses, all regulated and supervised by different organizations. Every license I have now requires some amount of continuing education. Rarely does it overlap. Doing all this CE, and then complying with the various demands of the organizations for reporting, takes an untold amount of time - time that I could be spending helping clients. It is getting to the point that my group is considering hiring an additional assistant just to manage all the various Continuing Education requirements. I might add - most of this continuing education puts money into the pockets of CE providers - but does nothing to help keep our clients safe.
Brittnei	LaRue	I strongly oppose this only because I think added CE as new regulation and laws change will likely increase the hours on top of the existing 30 in an appropriate way. I also think being able to roll over 10 hours seems to take away the point of increasing the hours to 40 if what you did in the prior two years can be applied. We might as well leave this at 30 CE hours.

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# CFP BOARD

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Daniel	Lash	Why change? Is CFP board finding that CFP pro's don't have enough knowledge. 10 more hours would not make much of a difference for the CFP's knowledge and just a windfall for CE providers.
Steven	Latham	I believe CE is entirely unnecessary with the way it is implemented and assessed these days. Most practitioners pay for CE which only benefits the institutions who are charging the money to provide the content. In-person CE is the most effective way to stay abreast of updated concepts and methodologies within the planning business. Adding additional hours for no clear reason is not in the best interest of the CFP community. In fact, I believe it inhibits further expansion due to the unnecessary burden it places on those with the designation. The CFA has gone its entire history without requiring CE. I believe the CFP should adopt this mindset and make the CE optional going forward. Do not implement this change!
Laura	LaTourette	yes increase w/carryover
John	Laughlin	This is a further waste of my time. I'd consider quitting the CFP. I already have to maintain 40hrs for CPA where there is little overlap unless I submit each one for approval. It's a dramatic overkill, huge cost, and waste of time.
Richard	Law	30 is already a substantial number for this designation. Especially considering the additional CE done through firm events and trainings that is not reportable to CFP Board.
Ed	Lebold	30 hours is more than sufficient to ensure competency. This is a solution looking for a problem.
Danielle	LeChard	30 hours is easy to fulfill. I believe we should hold CFP professionals to a high standard to hold the designation.
Kristen	LeClair	This is an onerous requirement, and not needed. Too many CE offerings are duplicative, and simply drive CFPs to product providers to chase CE requirements. This is not additive to the profession.
John	Lee	30 hrs is plenty if you're also working in the business full time.
Jennifer	Lehman	Other professions have a 15 hour per year or 30 hours per two years requirement. Many allow some excess to carry over. I have law, CAP, and AEP. I would prefer to leave the requirement at 30 hours every two years, allow 20 hours to carry over, and require ethics every cycle plus perhaps a legislative update.
Shan	Lei	Increasing CE to 40 hours increases the financial burden. If increased to 40 hours, it is suggested to provide more free resources and allow more flexibility in content of self reporting (e.g. self reading).
David W	Lentz	I think the 30 hours is too little. However, it should probably be more, maybe 60 hours.
Mark	Levesque	I oppose the increase unless you are able to carry forward up to 10 hours in each 2 year certification period.
Peter	Levine	30 hours is adequate.
Michael	Lewis	why the increase? seems arbitrary and excessive for the individual but favors CE providers.
Nan	Li	Too many CE hours. CE should be learned more on the base of interest and necessity, not purely driven by meeting certification standard.

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Darren	Liberski	As an advisor that needs to complete CE for Insurance (including LTC and annuities), IAR ethics, and CFP, I feel like I have to take enough CE already. I realize that not all CFPs carry all the same licenses and registrations though.
Gary	Liberty	We are trying to run a business which means time is a valuable commodity and you have not demonstrated any reason for the increase in CE hours. Has there been a decline in the competency of practicing CFP's? Has there been an increase in complaints from the public that CFP's lack knowledge? Would seem to me you are making a change for the sake of change. We do not need to pay more money to the CE firms to complete more courses.
Jason	Light	I am a firm believer in ongoing education. However, not all education counts toward the CFP recertification. Increasing the minimum to 40 hours creates an additional burden for those of us who are already doing a lot of ongoing education, but not having it all count toward the recertification.
Malcolm Leighton	Liles	30 hours of CE in addition to continuing education gained from the actual practice of financial planning is more than sufficient to maintain competency. The CE industry is already a complete money-grab scam and I would argue does nothing to increase the knowledge or capabilities of certificants. In addition, many certificants hold other designations or licenses requiring continuing education and are already spending excessive amounts of time and money satisfying multiple requirements with few options to satisfy multiple requirements with one course.
William	Liles	30 hours is plenty and is already enough of a burden to working professionals. Most CE is worthless anyway and is a waste of time.
John	Link	Yay! It is more than about time! Now on par with some other professions. Thank you!
Robert	Lipsey	The 30 hours is more than sufficient. Increasing to 40 hours will create additional time constraints in an already compressed world. I would probably not renew my certification. If you must go ahead with this then you should grandfather individuals who have had a CFP in good standing for 10 or more years.
Jordan	Liss	I believe we are so busy managing our careers and our lives that making this more onerous and time sensitive for people, especially with no disciplinary issues is an unfair use of peoples time. As it is 30 hours every two years is quite a bit to dedicate to all of this
Vance	Litchfield	No opinion
Houston	Little	CFPs are fiduciaries already & are essentially expect to continually educate themselves & keep up with new trends/tools/etc. as their clients lives unfold & needs evolve. We already have FINRA CE, Insurance CE (possibly), & 30hrs. This is only a barrier to keeping the CFP once you've done the work to obtain it. The difference in 10hrs of learning over each 2yr period is not going to be a substantial difference in the things we learn. Instead, make learning more readily available through workshops, opportunities, etc.
Maria	Litzinger	Between firm-required CEs, product-specific training, other designation CEs, and CFP CEs, there is already a significant amount of time spent on training for many

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		of us. I do not support an additional requirement of 10 more hours of training for active practitioners. If not currently employed using the CFP credentials, I fully support additional training requirements to keep up on the landscape.
Guo	Liu	Consider making the additional 10 hours to be interchangeable with 10 pro bono hours.
Chad	Lively	I hate CE's, and most people speed through them, but they Finance, Tax, estate planning, and investments are all constantly changing. CE are the bare minimum to stay up to date. We shouldn't lower that bar.
Robert	Livingston	NO - This would create an unnecessary burden on the CFP professional. Many CFP professionals maintain additional credentials (CPA, CFA, ChFC) and licenses (e.g. Insurance license) that complement the CFP requirements and training. These other credentials and licenses also require CE requirements. To add more CE would be a burden. HOWEVER, you could consider increase the CE requirement to 40 hours for CFP Professional who have NO other credentials or licenses. And, keep the current 30 hours requirement for those that DO have other credentials and licenses.
Bill	Lloyd	Please do not implement this change. Many of us already have CE requirements for FINRA, Investment Advisory, insurance licenses, and state securities requirements. The last thing we need is more busy work.
Ken	Logan	30 hours of CE every two years feels about right in my mind - for practitioners. I do not see the need to require more CE for folks that already live and breathe the profession day in and day out. If someone holds the marks and is not an active financial advisor, then I could see 40 hours for them.
Noah	Londer	This is helpful.
Paulo	Lopes	I fully support the importance of continuing education in maintaining high professional standards. However, my concern with increasing the CE requirement is the growing burden on professionals who hold multiple designations, such as CFP®, IAR, NAPFA, and EA, where CE credits do not always overlap across institutions. If the CE requirement is increased, I encourage the CFP Board to work toward greater alignment and reciprocity with other regulatory and professional bodies. Ensuring broader acceptance of CE credits across multiple designations would make it easier for professionals to meet their requirements without unnecessary redundancy.
John	Lopez	More CE is better. The more one knows, the better one can service.
Susan	Lopez	Current 30 hours of relevant training is sufficient
Tonya	Lore	We get plenty of experience on the job, the CE is already burdensome and for some expensive.
Ted	Loughry	Between CFP, FINRA, state insurance board, my broker dealer and other certifications, I am buried under an ever increasing pile of CE that constantly pulls me away from working with clients. ENOUGH ALREADY!
Eileen	Loustau	Now that there is 12 hour CE requirement for RIA there needs to be more overlap education that works for both

First name	Last name (c/o firm name, if applicable)	Response
Kyle	Louvar (Guided Capital Wealth Management)	Please do not make it easier for those to apply for certification and make it harder for those of us that already have the certification, spend most of our time on real-life planning for clients and learn every single day. Instead of adding 10 hours to the CE, offer more opportunities for CFP professionals to collaborate together on best practices, case studies, etc. That's the best way for us to continue building our knowledge base moving forward.
Alicia	Love	We should be the most informed group and this would greatly help with that goal
Kristina	Love	30 is good, plus work experience
Eric	Lowder	The average a Planner gets much more education in two years than just the CE credits. The people that cram their CE credits in one day for 30 will do the same for 40. This will just be an inflated expense to all planners and as such a penalty to the good ones.
David	Lowe	Unfortunately, much of the existing CE is not very good. This proposal will waste busy CFP® professionals' valuable time. Thirty hours of CE every two years is sufficient, particularly if the content improves and/or if the CFP Board requires CFP® professionals to obtain CE in specific high-value topics.
Brian	Lowery	The level of CE is strong enough already. Most do a lot more already as well as education that is not CE eligible. This coupled with the new IAR CE requirements for certain states is getting to be a little much and overkill.
John	Loyd	We already have incredible demands of regulatory and educational requirements, whether for the state, the CFP® Board, a B/D, insurance, other designations, etc.
Warren	Ludford	30 hour requirement is sufficient, especially considering CFPs have other licenses that require continuing education as well.
Matthew	Lugar	40 should be minimum
Taydy	Luis	Seems unnecessary
Dylan	Lund	I don't see a need to increase this. Are CFP(r) professionals showing a lack of knowledge on relevant topics?
Timothy	Lux	30 is plenty with most CFP certified professionals holding other licenses and credentials requiring further CE.
Damien	Lynch	I feel as though the 30 hours is sufficient at this point.
Christina	Lynn	Should the focus instead be on the quality of CE?
Paul	Lyon	That's way too many hours. Ridiculous. The board has already overstepped going to the Annual fee, let's not make this harder for people to keep their credentials.
Adam	Mackall	We already have to do so much CE with 30 hours here; many of us have life insurance CE, than any other designation. Then some states, like California, require IAR hours now. While there is some overlap, it feels like a money grab for these institutions.
Stephen	Maggard	Please also consider new state level IAR CE requirements. It's possible to complete 8 of the 12 required IAR CE hours towards the CFP, but there are 4 that cannot.



# CFP BOARD

CERTIFIED FINANCIAL PLANNER BOARD OF STANDARDS, INC.

First name	Last name (c/o firm name, if applicable)	Response
Frank	Maggiorotto	Not needed. Already very busy professionals. CE tends to be somewhat of a waste of time/check ther box exercise and a money grab honestly. Strongly opposed to this. No need for it.
Melanie	Magners	I feel that many if not most of us attain the majority of our CE requirement through the use of sponsored webinars that promote specific products more so than provide actual education pertinent to financial planning. Adding more to the requirement is only going to add time, without adding useful knowledge.
Ali	Mahbod	THIS IS DESIGNED TO GET MORE MONEY FOR THE CFP AND NOT ACTUALLY HELP THE PUBLIC
DJ	Mahler	Support
Casey	Mahoney	instead of adding hours of CE, make the existing hours higher quality. It is SO HARD not to just click right through all the CE I have to do every year just to maintain the CFP and IAR designations. Adding hours will mean you can tell clients you have more hours (clients don't ask and don't care so there's no benefit there) but it WILL NOT change the knowledge base or competency of CFPs. OH it also means more money going toward companies that offer CE/more money WE have to spend to stay certified. Do not do this. Decrease the number of hours required and make the material really really good.
Bonnie	Maize	There are so many accessible and convenient ways to get CFP CE credit, and we should encourage professionals to always be learning. Our profession is constantly changing in terms of research, technology, laws, and best practices. Increased CE will encourage a more educated profession.
Eric	Maldonado	Keep CE requirement as is.
Stephanie	Malewski	In lieu of the extra 10 hours, require CFP® professions perform 10 hours of Pro Bono work.
Mason	Malozzi	I believe more CE is always better
David	Mannaioni	With the new FINRA requirement to complete 16 hours of CE each year, much of which also can provide CE for CFP professionals, this makes sense.
Joseph	Manno	I believe the existing standard is more than adequate.
Daniel	Mantell	The current 30 hours is more than enough to serve as a means of staying current with FP topics.
Santo	Marasco	30 is reasonable. That's essentially 1 hour per month.
John	Marchand	I'm not certain what the intent is here.
Jessica	Mardock	I support only if you lobby to states to allow CFP® professionals' CE to count as the NASAA IAR CE requirement in states with that requirement. CFP® professionals should not have to do the additional IAR CE, as the CFP® continuing education requirements are more stringent. Having to do both is a struggle for some advisers. IAR CE is necessary for those with out a CFP® certification but shouldn't be for those with it.
David	Markle	Although I usually have more than the required amount of CE, because of the requirements to be a CPA and also to belong to NAPFA it just an extra cost that I do not believe benefits the public. It just makes the CE provider more money.

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David	Marotta	The minimum CE requirement is currently set at 30. This suggested change is being coupled with a change that 10 hours of pro-bono service. I provide many un-reported hours of pro-bono service. Requiring me to document those hours and then report them is just more useless and prideful paperwork, which I strongly oppose.
Kenneth	Marshall	40 hours of CE covering all 7 course competencies, not merely marketing webinars.
Leo	Marte	CFP® professionals are subject to CE requirements from many sources: FINRA, Professional Associations (NAPFA, FPA, etc.), plus other designations they carry. Increasing the CE requirement from 30 to 40 seems like an arbitrary number to make things look bigger. For example, how did we arrive at 40 and not 50, 60, or 80? I believe the current CE requirement of 30 hours every two years is sufficient for professionals to stay abreast with the latest developments in the profession and build off of to satisfy CE requirements we are otherwise required to complete as well.
Bruce	Martin	The CFP board is demonstrating in some of these proposals that they are trying to demonstrate their need to exist by just making changes for the reason of just making changes. Read the room people. States are coming on board with 12 hours of NASAA CE credits each year. That's 24 hours of CE over 2 years in addition to the 30 already required for our board - and those hours may not meet the requirement of both standards. If your concern is that members are getting too many hours of CE through webinars, limit the CE credits from webinars - don't require more hours. Also, the standard for which 1 hour of CE is earned needs to be revisited. I'm not a fast or slow reader, and it takes much more than 1 hour to read the number of words required for 1 hour of CE. Also, IMHO, the testing time needs to be accounted for in CE credits. It usually takes me about 3 actual hours to earn 1 hour of CE credit. In other words, 1 hour of CE credit should take 1 hour of my time. Extrapolating that out, the current standard (without including NASAA credits), takes over 2 weeks of a 40 hour work week over 2 years - by increasing it to 40 you're adding about another week...include NASAA CE and you're adding a month. I'm not even including the extra expense the board is putting on us for the cost of the extra courses and reporting fees - and this is on top of the annual fee increased significantly last year. Quit stealing our wealth, and more importantly, our time. Time we spend on CE is time we cannot spend on growing our business.
Paul	Martin	As a practicing advisor, I have multiple CE requirements from my Firm, individual States, FINRA, Federal/DOL, having more hours does not improve Quality of my work. Many of the hours required already overlap and are redundant. I don't believe additional hours makes us better CFP advisors. I also have many compliance requirements from my firm, maybe make these requirements count toward overall education standard.
Stacy	Martin	Unnecessary 25 years of experience and other CE's like insurance should be considered. Enough of this!

# CFP BOARD

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First name	Last name (c/o firm name, if applicable)	Response
Barbara	Martinez	I strongly support including pro bono financial planning to earn CE credit, as hands-on experience with underserved populations can be just as valuable as formal coursework in enhancing professional competency.
David	Martula	This is not difficult to do.
Natalie	Mason	Most individuals who have their CFP also have their FINRA and Insurance licenses which also have CE requirements every two years along with an annual firm element and new IAR continuing education in applicable states. A lot of overlap on similar CE, so if an additional 10 hours is sought, it is actually for most individuals already happening today outside of the CFP standard.
Mitchell	Mass	Never hurts to put more time in to stay up to date on new practices and regulations.
Charles	Massie	Members over 70 years old should stay at 30 hours because they must have been doing FP for a significant number of years by that age. An extra 10 hours is a lot, especially if a CPA also.
Kevin	Matthews	Request clarity on what kind of courses qualify. DC area CPAs have to classify their education into technical and nontechnical education, whereby nontechnical education is limited to a certain amount. Thereby restricting people from taking 80 hours of French 101 and 102 for completed CPE. While I have a lot of French clients and learning French is useful for my job, it is not totally related to my work as a CPA, so I would have to take more technical classes to meet their 80 hour requirement.
Stephen	Mattocks	25% increase in required CE seems like overkill... Currently at 15 hr per year /30 hrs for 2 yrs which is the highest required CE of all requirements . Insurance dept requirement is 18 every 2 yrs.... Plus FINRA/RegEd/Investment advisory CE... Plus Other designation CE.. totals a lot of required CE on top of alot of required CE.
Christy	Matzen	Too much
Katherine	Maxwell	For others like myself, why 40 hours of CE? Doesn't our experience count for anything?
Ronald	May	Many of us have ce requirements with our firms, state security registrations, insurance and company product ce's each year. Adding another 10 hours of ce every 2 years is ce overload.
Rick	Mayo	30 hours are sufficient enough and benchmarks well against other professions. There's no need to increase hours of CE
Noah	Mazur	We are already inundated with CE for the other designations, licenses, and credentials most of us professionals hold. Adding additional costs and time away from actually practicing our business doesn't make us somehow more effective at being CFPs.
John	McAvoy	Thirty hours is sufficient.
Tommy	McBride	Most of us have more than one designation and not all continuing education crosses over designations. I have CFP, CIMA, CPWA, CAP, Insurance license. This increase is unnecessary

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Christopher	McCauley	Absolutely NO. I'm a CPA and I've seen too many of us checking boxes to hit the mark to get the CE for the year. Your best intentions will lead to less commitment to learning and more to complying. I think 15 is just right.
Vincent	McClellan	I already know all of the information provided with the CEs. The requirement to complete these CEs already takes away from my time helping clients. Recommending to increase this constant responsibility is absurd and I strongly oppose this.
Jeffrey	McClure	To be frank, continuing education is a low-effectiveness formal requirement. I have set through so many hours of product presentation sessions for which I received an hour of continuing (professional) education. First, I believe the requirement should be changed to 'Continuing Professional Education' (CPE). Then, the requirement should be limited to 'professional' education rather than sessions provided by wholesalers who use them as sales presentations. Moreover, I believe the CFP Board should set subjects, such as major changes in tax law, new academic determinations, and the foundational concepts of financial planning that would be required for at least twenty of the required thirty hours,
Bradley	McConkey	30 is plenty. Seems like it is a money grab for CE companies.
Steve	McConnell	This doesn't seem like an area where more is better. More targeted CE seems like a better change than just a higher quantity of CE.
Jack	McCormick	No opinion as I have yet to do any CE since finishing the Exam in November.
Kyle	McCune	I think this is reasonable given the availability of CE.
Justin	McCurdy	Yes, in theory this is good. Many professionals already do this through NAPFA, etc. I would prefer an increase in the quality of the 30 hours vs an increase to 40.
Jessica	McDonald	I don't have a problem with increasing the CE Hours, I have plenty from the webinars I want to participate in to maintain my own competency.
Jude	McDonough	I think it will improve our competency.
Catherine	McDougall	I would support this, but think it should be more like an Enrolled Agent CE requirement where the training needs to be by year. Current EA standard is 72 hours in three year period and a minimum of 16 hours has to be completed each year. This prevents an individual from just doing all the training in one year or one month.
Ryan	McGhee	As a CFP I practice what I do daily. I get support from my firm on firm driven planning software and strategies. I also have CE to complete for insurance, securities and the required CE for CFP. Adding more CE will give me more to do but it won't make me better at what I do.
Thomas	McGrath	Yes staying on top of continuing education is important, I frequently find myself going above the requirement per period or do not pursue. This demonstrates commitment to the marks.
Alan	McGrew	More hours do not necessarily mean better qualified. I think 30 hours every two years is ample.
Aidan	McGuire	I believe that the current level of ce is sufficient given that nearly every single CFP professional is already subject to several other additional ce requirements for various registrations. Adding to the ce requirements will simply take more time

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		away from serving clients which is the primary purpose of CFP professionals in the first place.
Keith	McGurrin	30 to 32 hours is sufficient to maintain competency for those working in the field
Tricia	McIntosh	The current standard of 30 hours of CE per two-year period is not unduly burdensome. Increasing this modestly to 40 hours every two years, given the current regulatory and litigation environment is probably just good policy.
Christopher	McLawhorn	30 every other year seems sufficient. The CPE requirement could become burdensome.
Ben	McLintock	I am fine with this, so long as there is not a proliferation of junk CE courses. As someone who has to maintain multiple licenses and credentials (Law License, Series 7, 63 and 65, Life Insurance License, CFP and Certified Fund Raising Executive (CFRE)), it can become very time-consuming simply to maintain and track all of my CLE and CE activity. It would be helpful if some of these activities can qualify for multiple items, much like the Cannon Teleconference series qualifies me for both CLE credit for my law license and CE credit for my CFP.
Justin	McMaster	The CE requirements for this profession are becoming overwhelming and confusing. There needs to be a better alignment between the NASAA IAR CE requirements and those of the CFP Board. Increasing the hours required will do little to make this situation better. Instead, let's focus on better education opportunities. Quality over quantity. If we continue to require more hours for more governing bodies, these requirements will become more 'check the box' over time.
Andrew	McNally	A 33% jump? Go to 36.
Jared	McNee	30 hours is plenty and adding more seems very unnecessary. This would create additional cost in both dollars and time for all CFP holders for minimal benefit. If anything I would be more open to having the qualified programs be more strict on the content being provided to confirm useful then adding more hours needed.
Kiernen	McTaggart-Ivezic	Given the 30 hour minimum, 40 is not needed as it presents a burden on the professionals, particularly younger ones who may have trouble attaining the CFP certification in the first place due to cost barriers. 10 additional hours heard hunters pf dollars and probably dozens of hours more to attain. Additional certifications offer complimentary value as continuing education.
Peter	Meeks	We have enough work keeping up with the current 30 hours of CFP(R) CE. The CFP(R)'s, whom are already certified, should be exempt from all this new license upkeep. I would prefer that you spend our money and your time and resources on educating the public about the importance of having a CFP(r) versus regular advisor. If this passes, I will stop paying the annual fee and allow my license to lapse. My clients all know that I earned the license and am capable of doing excellent financial planning and would prefer that I spend my time helping them vs. taking more CE hours.
Vinee	Mehta	This is not necessary. With the current CFP CE requirements along with the new IAR requirements, we are getting enough CE as is.

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Michele	Meier	I believe that we already invest a significant amount of time to maintain competency and remain up to date in real time. This investment of time and study is typically not captured as 'continuing ed' but is necessary and relevant to our daily practices. The approved coursework that meets the guidelines for approved CFP CEMay not always be as relevant or timely and, while it is quality content and information, it is sometimes a mere formality to maintaining the designation as opposed to the more dynamic information we read and learn everyday. Increasing the CE requirement may potentially only create more 'busy work' rather than further the integrity of the mark. I believe the current 30 hours is reasonable and there is no significant value to increasing the CE requirement to 40 hours.
Scott	Mendenhall	Between firm CE, Insurance CE and now a proposal of 10 more hours of CFP CE is getting to be too much. I firmly believe in continuing education, but there needs to be an accumulation max for each year. 10 more hours doesn't seem needed.
Jeffrey	Menough	Reduce to match State Life Ins CE requirements, including Ethics requirement. With over 30yrs of experience, CD has NEVER provided anything new for me, my clients or my practice. LESS CE NOT MORE!
Jonathon	Merickel	30 hours seems fine. Feel a lot of fellow CFPs scramble to get their CE done just before the renewal comes due.
Greta	Messarra Woodward	I already do a lot of CE for Series 7 and Insurance licenses, plus 30 hours for my CRPC - 40 would be excessive in addition to those.
Brendan	Messenger	this one sucks as it makes us have to take more classes but it also encourages more proficiency
Christine	Messmer	It has been 30 CE's for decades. I do not see any good reason to increase the number of credits needed to maintain competency. It may lead people to spend more money for 'easy' credits which aren't an answer to competency.
Alison	Mewborne	Support only if other CE for designations like CFA, CPA, CIMA, state insurance license are included in the 40 hours
Cynthia	Meyer	NAPFA membership currently requires about 2x as many CE hours, so it's something Fee Only planners are already doing. I'm in favor of this if it includes pro bono hours and teaching/research.
William	Meyer	Ce is a waste of time. Most professionals keep current with day to day activities
David	Middleton	I need time to read and learn from sources that are not offering CE credit. 30 hours from approved sources is enough. Also with the new additional requirements for IAR's, it's really not good timing to introduce this idea.
Erik	Mikkelson	I will likely drop my certification and retire sooner than I would have. Already now have new state requirements as well to be an advisor.
Michelle	Miles	Pace of change is ever increasing
Aaron	Miller	The 30 hour requirement is more than adequate in maintaining knowledge and learning about new topics in our industry.
Dan	Miller	30 Hours is enough and very much in line with other certification maintenance requirements.
Derek	Miller	I do not see how increasing this requirement is going to help if the quality of materials available for CFP work are not improved. It would be better suited to

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		work towards providing higher quality content rather than increasing content levels with the same mediocre content.
Ethan	Miller	Financial professionals already have a great deal of CE requirements to meet. I have requirements from the CFP Board, my state regulators (IAR CE), and NAPFA. Increasing the CFP Board CE requirements would be significant.
Jared	Miller	Came here just to oppose this. Do not increase CE hours. I'm also a CPA that's bogged down with CE. make more cpa CE overlap.
Jeffrey	Miller	SEE PREVIOUS COMMENTES
Maureen	Miller	Little incremental gain in additional ten hours. Those who want to learn will go above 30 hours. For many, 40 many seem unattainable and could lead them to seeking the easiest path
Patrick	Miller	if there were major change in the industry sure but most of the CE is just a repeat each year, additionally many of us have other licenses with their own CE requirements and it covers many CFP areas
Rodd	Miller	We don't need additional CE. 30 hours is plenty if you are also actively working in the business.
Chet	Milosh	I think 30 hours is enough.
John	Milton	Have enough to do and keep up with already. Also a CFA.
Ronald	Mims	The public trust the investment Adviser to give accurate information and coaching.
Zachary	Mineur	Support but also perhaps include an option to self-report a portion of that similar to how CFA society does by sending out courses and readings that are approved for CE.
Matthew	Mintz	I think CE should be far more intensive than 30, id even venture to say 50 or 60 as the CE hours are easy to come by.
Aaron	Misenheimer	Financial professionals already have myriad CE requirements due to firm rules, industry regulation, insurance regulation, and additional designations they may hold. We do not need more CE requirements. Having too many CE requirements encourages professionals to simply find the easiest way to accomplish CE, to check the box, rather than using the CE as an opportunity to actually learn new material and be refreshed on existing knowledge.
David	Mitchell	Our CE requirements should be as rigorous as comparable professions, such as CPA. This moves us closer to that standard.
John	Mitchell	The more CE you add the weaker the CE will become. Don't add to the hours - add to the quality.
William	Mock	Additional CE Requirements for the CFP on top of the myriad of CE that must be done for all of the other organizations that we are affiliated with is not moving us in the right direction.
Lucianna	Molinari	My goodness, working 40 hours a week as a CFP professional for 45 years I get tons of on-the-job continuing education that does not qualify for your hours. This is not helpful. This is overreach.
Edward	Molloy	I oppose a 40 hour CE standard as the basis is arbitrary and not merited because the depth of the current 30 hour standard is exhaustive on knowledge needed for a

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		CFP. Having been a CFP for many years, the required study time needed for the 30 hour standard and testing has increased over the past few years and it is more than adequate to meet the designation.
Pablo	Montalbetti	Is it really about education or is it about experience and client recommendation. I believe is not the hours but the competency required.
Michael	Montante	15 hours a year is plenty.
Kyle	Moore	This change does not increase competency and is only being proposed in conjunction with your real aims of encouraging more pro bono work. Also, all of your resources and comp packages to the execs and you can't even fund good CE for members to increase planning competency.
Patrick	Moore	This is acceptable but I believe the max I would go for. No need to CE certificants to death.
Clode	Moradi	We should be consistently growing our knowledge independently to uphold the CFP designation as the gold standard.
Kristine	Morcos	CE credit is important but the majority of those hours take away are used towards clicking away as fast as possible through modules and hardly provide sticky information. Best education is practical education.
Callie	Morgan	I support increasing the required hours every two years, however I have had a difficult time finding quality and relatable CE options. Additionally, I am seeking designations that allow CE credit and I have not successfully located a list of available designations. Is this something that is already available on the CFP board website or something that could be implemented in the future?
John	Morgan	I believe 30 credits is more than enough. The CFA does not have any CE requirements. 10 more CE credits will not make a difference and likely frustrate a lot of CFPs.
Scott	Morley	So many people rush through CE without gaining anything, I think that the extra 10 hours would at least put the material in front of them for a bit longer.
Katrina	Morris	It depends on the quality of the CE. 30 hours of high quality CE to which a CFP professional is devoted to actually learning is more valuable than 40 lower quality CE hours to just get the box checked.
Stephan	Morris	So much CE is BS anyway, this just puts more money into the pockets of CE providers. Most of it is useless information anyway.
Ian	Morrison	There is much CE that is really a joke due to providers that give overly easy CE Requirements. I am ALL for more CE but the problem of non-helpful and non-educational CE must first be addressed. One possibility is to require a course on new or changing regulations and a difficult examination to ensure competency in such an area. Once a higher standard for CE requirements is achieved then I would support or have no opinion on this topic.
John	Morton	This could strengthen the perception of CFP certification. If anything I might prefer a provision that allows doing some amount of pro bono work to count as CE.
Julie	Mullikin	If carryover is allowed, I'm ok with this. I think it's a bit excessive though.
Caden	Mumford	By functioning as a CFP on a daily basis, the job will continue to teach you and grow your knowledge base. From my current understanding, CE is widely viewed

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		as a joke across industry. I do not necessarily hold this viewpoint, but this is certainly the prevailing belief. These 40 hours could much better be spent serving clients and generating results in the real world, not working towards some arbitrary requirement that serves no practical purpose other than to generate revenue for CE-providing companies that clearly have some level of influence in this matter. I would be shocked if this standard is changed, and if it is, then I would like to see a change of CFP Board leadership.
Kahlela	Mungin	Unnecessary
Scott	Munkvold	CE requirement is already too onerous. If you don't keep up on things yourself, clients wouldn't work with you anyway.
Evan	Murphy	I think the hours are not as important as the material. I think if we are changing anything it could be a look at qualifying materials
Jillian	Murray	I want to say something like 'do you just hate working parents?'. If you want people to keep giving you hundreds of dollars a year for the privilege of representing this organization please do not take another ten hours of personal time away from my child. Thanks.
Audrey	Myer	30 hours is enough for professionals working in the industry with clients. Maybe if you are not working with a B/D etc and just have the credential it would be different, but not for regular industry professionals.
Lori	Nadglowski	Many are already exceeding the Boards requirement since we are required to complete CE for every license we hold and they don't always overlap. I complete CE/training at the firm level, FINRA, IAR, insurance license, CDFA and CFP. I don't think adding the expense and time required to complete the additional training would add value.
Randall	Nakamura	Between the CFP®, ChFC®, CRPC®, and CEPA® designations I have attained, I do not need any additional CE requirements. Instead place an emphasize on the CFP® Board Exam and ask candidates for in-depth questions and case studies. While I already do pro bono work, the added 10 hours of CE eliminated by pro bono planning seems like a conflict of interest; possible a bribe so that the CFP® is able to increase the pro bono hours as a whole.
Frank	Napolitano	To look at some other professional CE requirements: NY attorneys - 24 hrs/2 years (32 for experienced attorneys) CA attorneys - 25 hours/3 years TX CPAs - 20 hours/yr CA CPs - 80 hours/2 years CFA - nothing CFPs currently fall in the upper middle of the distribution (rough estimate). However, there are additional CE requirements that many of us will be subjected to going forward as well. For example, I'm an RIA in CA and I now have an additional CE requirement for IAR. While there is some dual credit, it's very difficult to find. This on top of other CE if you have any other professional designations, I also have a JD and CFA, can be very onerous. I do not agree with the proposed change.
Toni	Navarre	We can and we should increase the CE minimum requirement.
Jeffrey	Neavor	With the requirements for CE on all the other designations, Firm Elements, FINRA, and insurance licenses, it doesn't feel like putting additional hours of CE and hoops to jump through is going to help CFP professionals with serving their clients.

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		This would be 10 additional hours there are not available for serving our clients well.
Gregory	Nebel	This is an arbitrary change. True professionals especially dual registered with insurance and designations have a boat load of CE requirements, some of which should be concurrent but are not. This appears to be a solution searching for a problem. We don't have time to serve clients if we are tied up all year complying with regulation, and in fact will lose good people too early. Some have said they retired and the best thing was getting rid of arbitrary regulation.
William	Nedza	I feel 30 hours every two years is sufficient.
Devin	Neitzel	Meaningful continuing education is the only way to stay on top of the professional environment.
Bradley	Nelson	An awful lot of the available continuing education is simply sales pitches from investment companies. Having CFPs listen to 10 more hours of sales pitches every year isn't going to help the profession.
Chris	Nelson	Frankly, I believe 95+% of learning comes while on the job, not while attending a class, Webex, conference, etc. So increasing this component by 33% is not something I endorse.
Jack	Nelson	Maintaining and keeping abreast of the market and the industry is key. I would further say the number should be 80 hours over two years.
Stacie	Nemetz	Will there be a requirement for subject areas for the CE? If not, not a large burden to add 10 hours. Given the ongoing complexity of financial planning, continuing education is a good thing.
Jon	Nettles	For small RIA firms, requiring an additional 10 hours CE is a burden. It would be better to provide documentation of ongoing planning experience to go along with the current 30 hours requirement of CE. This also starts getting expensive (cost of the courses and cost of time away from business).
Lucas	Nettles	The increase from 30 hours CE to 40 hours CE is onerous for small firms and individuals. The cost and additional 10 hours are burdensome and unnecessary for a CFP who is indeed 'practicing' in the industry.
Brian	Neu	The current 30 hour CE requirement plus the 12 hour IAR requirement are quite sufficient.
Jordan	Neuschwander	I personally don't believe more hours are necessary to ensure advisors are competent.
Jeff	Nevlida	Offer path to free CE credits. Increasing the cost / administrative burden of the Continuing Education requirement does not create better financial planners.
Jacob	Newcomb	For professionals with multiple licenses, CE is always a problem. I don't know how much value adding 10 more hours would really be.
Vu	Nguyen	Na
Santine	Ngwe	It's necessary to reinforcement knowledge
Sara	Nicholson	30 hours is plenty. I've been in this industry 20 years and there is an overload of CE we have to do for our firm, our insurance licenses, series 7, a new annual Finra CE, another new annual NASAA CE, and if you have other certifications, those as

First name	Last name (c/o firm name, if applicable)	Response
		well. I am already spending way too much time with required CE each month and end up skimming through it rather than spending the time learning what's there. More is not better.
Timothy	Nickas	30 credits are plenty.
Anthony	Nigro	Between our firm requirements and the 30 hour CE I would not increase it.
Paramjit	Nijjar	I would suggest a change to it. If you can demonstrate your competence by just taking exams across different areas you should not be forced to sit through long sessions just to do the hours. Some of these sessions and webinars are so painfully slow and sparse in useful information that they can not get engagement. Some of the online CE providers have stale/dated information.
Ilie	Nistor	seems unnecessary, especially if they have other designations they need to do CE for
Doug	Noble	We already have too much CE if you include insurance, FINRA, and the CFP(R) certification
Douglas	Noble	We are inundated with continuing education from the CFP(R), insurance, FINRA, and our broker-dealer. This would not do anything to increase competency. It's just another check the box that makes someone feel good. If you really want to do something to increase/maintain competency, allow a test-out on investment, insurance, tax, etc.
Stephen	Noblin	I also have CE requirements for my B/D, IAR continuing ed, FINRA and state insurance requirements. There is no reason to increase our continuing education workload without giving credit for these other continuing ed courses that most of us are required to complete as insurance agents, financial professionals and investment advisors. What exactly would this change accomplish?
Don	Noblit	The requirements are onerous - I may drop my certification if any harder, coupled with my other CE required by the industry professions!
Thomas	Nohr	we all have to have other licenses that require CE as long as the licenses are active this should count towards some CE requirements
John	Northrop	For as easy as CEUs are to achieve, I agree with this.
Mike	Norum	Neutral on this. The CE often times is not done for knowledge gain, it is done to check off a box.
Johnny	Nuanes	The 30 hours is a good amount to complete.
William	Oakland	I think you'll find continuing education to be incredibly overrated and useless. I think any legitimate business person and financial advisor will tell you these are simply busy work.
Bob	Obernesser	30-40 doesn't really register to me either way.
Celina	Ochoa	Thirty hours of continuing education (CE) exceeds the IAR CE requirement significantly.
Kerry	OConnor	10 additional hours is a significant change. For a lot of folks especially those who carry multiple designations this additional commitment is a lofty ask when working full time. Unless there is public outcry that those with a CFP® aren't

First name	Last name (c/o firm name, if applicable)	Response
		educated enough (which I don't think is the case), I do not think increasing the CE hours required makes sense.
Jennifer	Odom	There is no reason to increase the CE requirement. 30 hours every 2 years is plenty. To retain my LAW license in the state of Georgia, i only need 12 CLE's per year. 40 hours every 2 years is excessive and will not truly improve candidates and CFP members. It is only a moneymaker for CE companies and a big time commitment (a full work week every 2 years). I STRONGLY oppose this.
Larren	Odom	There is no reason to increase the CE requirement. 30 hours every 2 years is plenty. 40 hours every 2 years is excessive and will not truly improve candidates and CFP members. It is only a moneymaker for CE companies and a big time commitment (a full work week every 2 years). I STRONGLY oppose this.
Anne	Oestrieher	This is not an undue burden...as a CPA, I need 40 hours every year.
Cherry	Ohms	It's NOT the number of hours of CE that matters, but mastering the QUALITY of CE contents that matters. I don't think it's necessary to increase to 40 hours of CE every two years.
Bridget	Olesiewicz	Thirty hours is sufficient since, advisors complete additional training and acumen building through their practice.
Nathaniel	Oliphant	This is inline with many other certifications.
Robert	Oliver	To what end and why 40? Is this change going to meaningfully improve outcomes for the public?
Eric	Olivero	Going up to 40 hours is fine, but it's crucial that the quality of approved CE be very high. There is too much approved CE out there that is just glorified sales/marketing presentations for funds or other companies.
Kelli	Olsheski	It may need to encompass more options that qualify for CE.
John	Oluwaleye	CFP® professional must: Place the interests of the Client above the interests of the CFP® professional and the CFP® Professional's Firm; Avoid Conflicts of Interest, or fully disclose Material Conflicts of Interest to the Client, obtain the Client's informed consent, and properly manage the conflict; and.
Robert	ONeill	More CE is better.
Andrew	Oster (Triton Financial Group Inc)	With the introduction of NASAA IA CE requirements, increasing CE requirements does not provide appreciable value for the time spent. UNLESS - CFP invests more resources in granting CE credits for multiple designations (AIF, NASAA IA, CIMA, CPFS, etc).
Timothy	OToole	Once a CFP professional has attained the marks and continues to practice, the experience and current 30 hours are more than suffice.
Christopher	Ozazewski	30 hours is enough. I have multiple certifications and no all of my CE's apply. 40 hours to too much. As CFP professionals we are consistently working on our skills and with clients, please no more CE
Melissa	Paddock	I presume most CFPs have multiple licenses requiring various continuing education requirements that don't always overlap. I know this applies to me! Increasing the requirement becomes a burden to complete, when including all the



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		other FINRA educational requirements and those for other licenses. CEs are important, but not at the expense of helping clients and actual work.
Lynne	Page	between insurance, industry and CE requirements for other designations it is getting overwhelming.
Jason	Palmer	Unless there has been an increase in violations, there is no reason to add additional educational burden on the CFP Certificant. My perception of my associate CFP's including my own actual personal experience is that I obtain significantly more than the 30 hours required every two years. I do not believe there is a need or reason to purposely increase the number to make it a requirement. I would agree to an increase in CE if the initial experience requirement of 4,000/6,000 hours were significantly reduced as a counter balance.
Peter	Palmer	Professionals have so many CE. I have securities licenses, CPWA, CFP. There is no need to increase them.
William	Palmer	Many of us now face 12 hours of state required CE which is narrowly specified on top of current CFP CE adding more burdensome time away for working with clients.
Jacob	Paltzer	There are already too many CE requirements for financial advisors and CFPs.
Jonathan	Panning	There isn't a huge difference between 30 and 40 hours (over a 2-year period). 40 hours of CE seems reasonable and could lead to CFP professionals staying more up-to-date on rules and industry trends.
Jonathan	Panzica	Increases the competency and legitimacy of the certification. Need to ensure CE completed is valuable CE & not just a checkbox
Matthew	Parenti	This is one week of work every two years - this is asking too much.
John	Parrillo	Other than CFP, every insurer has training, there are 4 hour and 8 hour state requirements. There is firm element, AML. We spend 100 hours a year on this stuff already.
Jeff	Pasternack	More education doesn't necessarily equal a better intellectual product, but it helps.
Jammy	Pate	Staying current is critical and ensures CFP professional is passionate about the work they do
Jennifer	Paterson	30 hours is plenty
Nathan	Paulson	States are now requiring CE as well as the CFP board so increasing the CFP requirement by 25% does not make sense.
Jason	Peck	Don't see a need to increase required ce by 30%; this takes away from doing client work.
Michael	Peczinka	although likely that this will be opposed by most, its in the best interest of the planner and the client to require as much CE as feasible
Amanda	Pelisari	Most CFP professionals are also workers and while we understand the need for CE, there are not always organic opportunities to do so and increasing that requirement does not feel warranted. I could see having required CE based on

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		changes to regulation, but I'm not convinced more is better. Let's focus on quality over quantity.
Julia	Peloso-Barnes	I am sure some will find this onerous and inconvenient, but the rapid evolution of tax and retirement related laws justifies increasing the CE requirement if we are to maintain competency.
Jessica	Perkins	<p>The proposal to increase the minimum Continuing Education (CE) requirement for CFP® certification from 30 hours to 40 hours every two years is concerning for several reasons. While the intention behind the proposed change is commendable—aiming to enhance the competency and professionalism of financial planners—it overlooks critical challenges faced by many CFP® professionals, particularly those with multiple certifications and diverse areas of specialization. <b>Impact on Professionals with Multiple Certifications</b> Many CFP® professionals hold additional certifications, such as the Chartered Financial Analyst (CFA), Certified Investment Management Analyst (CIMA), or Enrolled Agent (EA) designations. These certifications often require their own rigorous CE hours, which do not always overlap with CFP Board requirements. For example, tax-related CE credits earned for the EA designation may not be eligible under CFP Board guidelines, despite their direct relevance to financial planning. Similarly, investment management courses for CFA or CIMA designees may be excluded from CFP® CE requirements, even though investment strategy is a core component of financial planning. This lack of reciprocity creates a significant burden on CFP® professionals who must navigate and complete multiple sets of CE requirements. Increasing the CFP Board's CE requirement to 40 hours exacerbates this challenge, making it more difficult for professionals to allocate time and resources efficiently. Instead of fostering greater competency, the added CE hours may lead to duplication of effort and reduced focus on the most relevant and impactful areas of learning for their practice. <b>Time and Resource Constraints</b> CFP® professionals are often balancing demanding careers, client relationships, and professional development obligations. Adding an additional 10 hours of CE every two years may seem incremental, but the cumulative impact on time and resources is substantial. Many professionals already dedicate significant time to staying current with industry trends, regulatory changes, and new financial planning strategies. For those who also serve as mentors, volunteer in their communities, or contribute to professional organizations, this additional CE requirement may detract from other meaningful contributions to the profession and society. Furthermore, the financial cost of fulfilling CE requirements is not negligible. Courses, webinars, conferences, and training sessions often come with registration fees, travel expenses, and opportunity costs in terms of time away from clients. For professionals in smaller firms or solo practices, these expenses can be particularly burdensome. <b>Relevance and Quality Over Quantity</b> The emphasis should be on the quality and relevance of CE, rather than simply increasing the quantity of hours. A well-curated 30-hour CE program that aligns closely with a professional's practice areas and client needs is far more valuable</p>

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		<p>than a broader, less targeted 40-hour requirement. 30-hour requirement would allow for a focused lense, rather than a rush just to 'check the box'. The CFP Board should prioritize flexibility, allowing professionals to select CE courses that align with their unique specialties and areas of expertise. Encouraging collaboration with other certifying bodies to allow cross-recognition of CE credits would also ensure that financial planners can maximize the relevance and applicability of their ongoing education efforts. Risk of Diminished Accessibility Raising the CE requirement may also discourage entry into the profession and retention of existing CFP® professionals, particularly those in underserved or resource-constrained areas. Professionals in smaller markets or niche practices may find it increasingly difficult to meet heightened CE requirements without sacrificing other critical aspects of their work. In conclusion, while the CFP Board's commitment to maintaining high standards of competency is admirable, increasing the CE requirement to 40 hours could create unintended barriers and inefficiencies. The focus should remain on fostering high-quality, relevant education opportunities that support the diverse needs of CFP® professionals and the clients they serve. Collaboration with other certifying bodies to streamline CE requirements and an emphasis on flexibility would be more effective in advancing the profession without imposing undue burdens.</p>
Trent	Perry	This is ok with me.
Kris	Persinger	<p>Please provide evidence that this 33% increase in CE will make any difference in practice standards. All this will do is feed the CE provider industrial complex of 'make work' and 'pretend study' programs. This is completely unnecessary. Prove this is both needed AND will address some problem that you have not identified</p>
Laurie	Pertile	<p>Many broker-dealers, including my employer, do not allow their employees to do Pro Bono work in the financial services arena. This puts us at a disadvantage if this rule passes and then 10 hours of Pro Bono work can count toward the 40 hour CE requirement. I don't see how this additional 10 hours changes things. You are either competent or not. Additionally, many of my colleagues who hold our designation also hold insurance licenses and the CPA. Are we burdening this designation requiring more hours? Is it quantity over quality now?</p>
Jon	Petersen	<p>The only reason to support over 30 hours of CE is if the CFP board works to states to guarantee overlap of CFP CE and IAR CE to limit the load. Without the overlap, current CFPs have a combined 42 CE hours required between the two. That number jumps to 52 hours under the proposal. Never mind, the added cost to fulfill the needed hours.</p>
Chris	Peterson	<p>There are already so many CE requirements between regulators, CFP, NAPFA, etc. I wish the requirements were uniform across all entities. States require a certain number of ethics but CFP doesn't. I already complete 60 for NAPFA.</p>
Geoffrey	Peterson	<p>We should at least mirror, if not exceed, the requirements of our professional peer groups.</p>

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Paul	Peterson	I am doing Financial Planning every day. Adding another 40 hours of CE is completely ridiculous and taking me/us away from serving our clients. This proposal will hurt our service, not help it.
Jack	Petras	30 hours is enough. With other designations in addition to the CFP, one can spend almost 100 hours annually just on CE requirements. This doesn't include any additional firm requirements. Many of these CE requirements are duplicitous but don't satisfy the same requirements. It waters down the impact of the CE as individuals simply try to just get everything done. The public cares that we are competent as professionals. Some CE helps ensure that we are competent. Too much CE prevents us from working with the public which is the whole point of the profession and being a CFP. Additionally, there is no correlation between the number of CE hours and the rigor of the certification. For example, CFA does not require any. I believe that some is good, however, we do not need to increase the CE hours at this time.
Zulma	Petty	With emphasis on Estate and Tax Planning - if increased, the CE should be reciprocal/dual eligible for other credentials as well.
Melissa	Pflieger	I am in support of training, but I took 36 hours of insurance training to keep my insurance license that they said was not approved for CFP because CFP training requirements are too hard to meet. It seems that all relevant training that aligns with what we learned in the courses leading up to getting the CFP designation should be included if we are going to increase the hours. Why is it so hard for training companies to get CFP hours approved?
Heidi	Phan	If the professional is actively engaged in their job, I believe that 30 hours should suffice, since the professional is hopefully continually learning through the need to address a variety of client issues/questions and from his/her colleagues. I wouldn't be opposed to adding a few more hours, but a jump to 40 sounds like a lot.
Cindy	Phelan	Continuing education is critical in this job. There are so many programs where individuals can attend courses to meet the CE requirements. And all the better if the pro bono hours counted toward the CE requirements.
Jonathan	Phelan	We are already working every day in real life financial planning situations. Some of us also have continuing education requirements with other designations as well as state level requirements. The 30 hour requirement that currently exists is more than adequate given our level of work on a daily basis. Most of the CE I end up taking are things I either already know or things I will never use. I just don't see a lot of added value in the CE in general, so adding 10 more hours just takes time away from either helping people or being with my family. If you want to make a change, I recommend keeping the 30 total hours but increasing the ethics requirement significantly. I don't see a lot of trouble out here in the industry with advisers' knowledge of products and the planning process, but the ethics of some advisers is definitely shaky. There are a lot of advisers and firms whose top priority is 'production' not quality of client experiences. They will tell the CFP board that they are all about clients, but I hear a lot of talk in the industry about 'production'

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		and growing AUM and other growth metrics. Not client outcomes. Another more effective CE program would be if CFP comes up with maybe 10 hours a year that they determine are current and relevant topics which would include a couple hours of ethics and simply make everyone take those CE classes. You already mandate all the required knowledge for the exam, why not make sure everyone is learning something relevant and not just some product marketing webcast masked as CE.
Russel	Phelps	Financial landscape is constantly changing and we need to keep up.
Jim	Phillips	I would keep the 30 hour level and suggest that you find ways to make the CE experience more meaningful. I worked in higher education (instructional technology) for many years and have ideas on how to do this... if you would like to contact me at pacificjim12@gmail.com.
Zach	Pidgeon	In-different on this, 15 a year is sufficient.
Robert	Pierce	All of us have so much CE through our firm element, FINRA, state IAR, state insurance, that adding an additional 10 hours almost seems putative to be honest. I complete over 50 hours PER YEAR already. Completely unnecessary.
Jennifer	Pietka	Don't understand why after going through the CFP it would add more time after during CE
Susan	Pilon	I think we have enough CE requirements currently. CE can be costly and this tends to be punitive to smaller or independent CFP professionals who don't have a big firm that either offers free CE or pays for it.
Daniel	Pinard	Those actively working in a profession involving the financial planning process should be excluded from the CE requirement. Continuing education is part of the job on a daily basis. Real world experience is far more valuable than any CE coursework.
Natalie	Pine	Love the enhanced standard
Linda Sue	Placek	I am in the process of retiring...would there be some way I can keep my CFP credentials as a retiree without having the new requirement of 40 hours?
Matthew	Platt	CE is necessary to keep up with changes in the industry and in the planning realm. I support this change.
Timothy	Plonski	I do not view additional CE hours as worthwhile effort. In my opinion, the effectiveness of CE's in furthering the knowledge of a professional is incremental at best. Most CE offerings are rudimentary, professionals are able to choose their own courses (thereby targeting subjects they are already knowledgeable in, or course offerings which have no exam for example), or otherwise easy to complete. Again, in my view this has minimal impact or benefit to the designation overall and merely adds additional hours and costs to maintain the certification.
Kevin	Podell	I feel the 30 hours of CE is sufficient for professionals to stay current in topics related to financial planning.
John	Podleski	However CE credits from a sponsor that qualify for other licenses should be allowed full credit even if that sponsor is not registered with CFP Board. Example: I take CE course to meet my NYS CPA license 24 hours to 40 hours per year Or courses to meet my NYS Insurance license 30 hours every 2 years.

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Stephen	Poll	With firm CE/Finra/ insurance the amount of CE is already enough. If increased allow other ce to count
April	Pollard	I have no problem with this, but remember: this requirement increases the cost of the overall certification so if you are planning to also increase the cost of the actual certification it will be in addition to the cost of this increase of hours to the CFP®.
James	Pontious	Continuing education has evolved into a money grabbing industry. The most useful education I have received has been through my employers over the past 30 years. Increasing the CE requirement by 10 hours does not serve me or my clients. Its only serving the CE providers. Suggesting you make up the 10 additional hours by offering Pro Bono work sounds like its created by people who don't actual do it.
Susan	Pool	I think that professionals should have a quest to learn more about their profession regardless of CFP continuing education requirements. I also think that completing CE requirements and truly learning and growing are often not interrelated. Many courses that meet continuing education requirements are not new learning experiences and are completed to meet the renewal requirements. Many professionals have additional other continuing education requirements (insurance, AIF, firm level). Adding an additional 10 hours to the requirement does not improve the quality of work or the competency of the professional. I see no value in this change except to add to the revenue of the companies who offer these courses for a healthy fee.
Bruce	Popper	What's the point of this? If obtaining the certification will require, under the proposed changes, 15 years of prior experience plus demonstrated competency in the 4 areas stated earlier, what is an extra 10 hours of CE going to do for their level of professionalism. Personally I would find it to be an annoyance with forced redundancy every 2 years of topics already reviewed. 30 hours is plenty to stay current on the topics at hand.
Evie	Porsch	I am also a CPA and have to obtain 40 hours of CPE per YEAR. I think the financial planning industry changes much quicker than the accounting world and we're required to know a much broader base of knowledge than a CPA who is typically more specialized.
Melissa	Potter	30 is enough
James	Powell	I get plenty of continuing education. As a CFA® charterholder for over 20 years, I have had to attest that I have met the requirements for CE - that is my duty as a professional. Logging each hour seems ... unprofessional. Also, even though I have exceeded the requirements for this two-year certification, but can't carry any hours forward. I might feel differently if I could.
John	Power	Elevating the profession means learning more. It isn't a difficult hurdle.
Luke	Powers	CE is a joke in any industry. It is simply rushed or clicked through so that people can get back to doing work that matters. . Good advisors will continue to read books and keep there minds sharp, bad advisors won't. There is no amount of CE requirement that can change that.

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Hunter	Prasch	I see what the CFP board is trying to accomplish but I can see it backfiring as well. Increasing the minimum CE may cause people to take CE classes that don't interest them, just for the sake of getting extra hours; if that occurs they may not genuinely pay attention or learn anything from that CE. I've taken some CE that was dreadfully boring, and some that were extremely interesting. However, it's only an extra 5 hours per year of CE which I see is manageable, but that's why I'm at no opinion.
Jacqueline	Price	This change is positive so that CFP professionals stay current as the industry changes
Jeffery	Price	This seems to be an excessive amount of CE. The current 30hrs is fine, I don't see a reason for the change.
Kayla	Price	I would be open to this amendment if the CFP board were to consider allowing tax planning hours from IRS EA (Enrolled Agent) to count for at least some of the 40 hours, or help develop programs that cross list IRS EA and CFP hours. Other licenses, such as Insurance license in good standing should also be considered. As an EA, we are required to obtain 72 hours IRS CE hours every 3 years, and for Texas insurance another 24 every 2 years, in addition to 30 for the CFP every 2 years. We also have annual training and compliance for securities licenses. I love learning, and want others in the CFP profession to be current and proficient, however, it should not be an unnecessary burden on those of us who have multiple designations, especially when so much of the continuing education we pursue is not captured or recorded for credit among the various designations. I would also propose that CPA NASBA hours should count for some of these additional hours, however, I would like to point out that EAs attending NASBA-eligible continuing education events do not receive credit for these because they do not have a CPA.
Beverly	Provost	30 is plenty
Keri	Pugh	Between CE that qualifies for CFP, attending various industry conferences, and local sponsor and/or due diligence meetings, I feel that there is plenty of opportunity to continuing to learn, as a professional without adding more mandatory hours,
Loyd	Pyle	There are enough wickets to jump through every year, especially in small RIA shops. We don't need to stick pencils in our eyes just to see how good it feels to stop. 30 hours is sufficient.
Pengyu	Qian	I support this, but the Board should offer more CE opportunities to support this change.
Paola	Quintero Salazar	Those who maintain their CFP certification are likely already working in the industry as financial planners, staying current with industry trends and developments through their daily work. Many CFP professionals also fulfill additional continuing education (CE) requirements for FINRA licenses or other designations, which can make managing more CE hours challenging. It's important to consider that obtaining CE often comes with costs, and for some, the financial burden of meeting these requirements could be significant, potentially discouraging them from maintaining their certification.

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Kevin	Rackers	I have to continually take CE for my broker dealer of Edward Jones, I maintain two other designations as well, and I truly believe 30 hours every 2 years is plenty of requirement!!!! I do not agree with this at all! I also wish there would be some type of grandfathering or lowering of the requirement if you do update the hours to 40. I have been a CFP for 20 years now and have to continue my CE still. Our state insurance board exempts me now from CE after 20 years even. I'm fine with CE, but 40 is too much or lower it for seasoned planners.
David	Radoccia	once accreditation is completed majority of CFP that I know are continuously learning- completing more courses or adding unnecessary hrs is pointless and time consuming
Peter	Rafaniello	I support this only if Pro Bono hours are also included in some capacity.
Richard	Raff	I currently hold the following licenses and designations. AIF, ChFC, CLU, CFP, CRC, NH Insurance, FINRA 24,7,63,54,6. I am required to take CE on an ongoing basis for all of these. The CE I engage in does not all receive credit for all credentials and licenses. In other words, as an example my insurance and Broker Dealer/FINRA CE do not apply to my CFP hours. If you are going to require MORE hours, than I think this should change. All of the CE for FINRA (required for staying current on securities topics), should be counted toward the 40 hours, as well as courses from FI360 for the AIF, and NH CE. There is no reason to exclude these other education channels from counting toward the hours of education within a two year period. Knowledge earned through all relevant professional licenses, and designations, should be recognized as valid for CE requirements across the board. I am a big believer in being well rounded in order to best serve the public, and knowledge accumulated in CE courses from all sources should not be excluded. Especially if the board is contemplating increasing the CE burden.
Michael	Ragsdale Jr.	The CE requirement is incredibly burdensome and inefficient as it is. DON'T DO IT!
Liz	Raleigh	That seems fine and likely a good way for people to stay sharp
Dana	Randall	I usually have well over the 30 hours, it seems to me. Lets change something so we can say we changed something.
Elizabeth	Randall-Dodd	This just adds more hoops to jump through. There is no need to add more CE's to our already heavy workload. I STRONGLY OPPOSE THIS!
David	Raney	I think most pros do this already.
Lawrence	Ransom	It should be hard to be a CFP and to maintain the designation. Such work continues to add and validate the credibility the designation bestows on its beholder.
Andrew	Rasmussen	For those of us that are business owners and advising clients, getting 30 hrs of CE is already very difficult to do. Tacking on another 10 hours is oppressive. This will lead to people doing more meaningless CE just to fulfill the quota. It will not result in more learning.
Alan	Ray	40 hours is too many. A real challenge for experienced professionals is finding CE subject matter that is new. I've taken many hours of CE that I could have taught. If there is concern about the general knowledge of these newer candidates and the ones getting through the education requirement with only a capstone course, then

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		increase their CE requirements for the first three years, or so. An additional challenge is coordinating CFP CE courses with state insurance CE requirements, NASAA requirements and other credentials.
Christopher	Reaney	I believe the 30 hours is sufficient when you add in the multitude of other CE requirements we have to complete such as a two year insurance CE requirement, CE, compliance and best practices courses that our companies require (in my case, both SPGA and Raymond James), as well as other regulatory CE and qualifying courses (such as annuity qualifications for specific products and state specific courses (California and New York come to mind). Most of them do not carry dual status so we find ourselves constantly scrambling to complete CE to keep our licenses and approvals current along side an ever increasingly regulated day to day workload to perform the same services we strive to deliver to our clients. (same job but increasing bureaucracy, paperwork, supervision, CE and testing).
Robert	Reay	Yes! I only wish that CE was held to a higher standard . . . advisors shouldn't get credit for online PowerPoints they can just click through. There should be mandatory tests, case studies, etc.
Max	Recker	30 is sufficient to continue education and provide adequate service to clients
Michelle	Redding	Ongoing education is very important to the level of this standard to ensure all are adequately informed of any updates and changes that are happening all of the time in so many related fields, ie tax planning, estate planning, charitable giving, investments, retirement planning.
Susan	Rede	30 hours is more than adequate every two years. Being in the industry 40+ years, 30 hours is also required for insurance every 2 years and 20 is required annually for tax prep. Along with Fiduciary standard requirements, any more time spent is ridiculous. Most time now spent is on satisfying regulatory requirements. Many courses are not accepted by both insurance and CFP and if you keep up with what's happening in the industry you will continue to serve clients well. But we have to have time to actually be in front of them! Taking more ethics courses is not making me more ethical. I'm already ethical or wouldn't be in business this long. No more CE needed!
Alyssa	Reed	This seems to be trying to put the CFP(R) on track with other designations, like the CPA. As a CPA, we all feel 40 hours is just too much of a hurdle. So, we do 'cheap' continuing education. Courses with very little value just to try to hit that high, 40 hour requirement. I will say, because the CFP required fewer hours, I picked quality courses on topics I really wanted. It's like in school - when teachers give too much homework, you don't really try but rush just to get it all done. As the CE sits right now, there is no need to rush. Further, as someone who has to pay out of pocket, as the quantity of hours required increases, I will be looking for more cost effective options, which generally means the quality declines.
Michael	Reed	Most CFP professionals already have to complete many hours of CE associated with maintaining their insurance license, IAR, firm element, ethics, etc.
Bryan	Regalado	Much training is already required.

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Lora	Reinholz	For those not working as financial advisors, this seems like an additional burden. If we are not client-facing, do we really need that much?
Daniel	Rendler	We are busy enough. Make the designation harder to get and easier to keep. This would be a terrible idea and does nothing to help us. It seems like it is a way for us to pay for your CE or pay for your conferences. I strongly oppose.
Kelly	Renner	To stay current in the changing environment, this is not difficult to achieve. There are many opportunities to earn CE.
Chad	Reynolds	work for work's sake is not needed. Due to fulfilling CFP CE requirements I already have more letters after my name then in it.
Jacob	Rhodes	Strongly oppose
Jeffrey	Riblet	Maybe just make this a new requirement for new CFP's. Have some time frame for 'grandfathering' current CFP's to the 30 hour requirement
Loredana	Rickard	You can never have too much education. 30 hours every 2 years, or 15 every year, is very light in my opinion.
Mark	Ricklefs	the present number is fine no need to make it more
Serena	Rickman	Thirty is plenty. Good financial planners are implementing education throughout their everyday tasks. In my opinion it is a waste of time to require CFP planners to sit through so many basic presentations when we are learning and implementing strategies every day that do not have a specific 'credit' tied to it, but is the actual work you would expect a CFP professional to engage in. It would be different if there were better CE options, but most of the time the presentations just reiterate planning strategies we have already heard a hundred times. Not to mention the cost tied to what is essentially busy work required on top of the real life work we are all doing for our clients.
Michael	Riendeau	It is my opinion that the current CE standard is sufficient.
Jeremy	Riggs	Many CFPs also have other CE requirements, I do not see the value of adding more CE.
Courtney	Ripp	I think 30 hours is a great amount of CE and by doing this it may make people not learn as much if they are trying to rush in getting additional credits.
Jonathan	Ritter	I strongly oppose increasing the CE requirement from 30 to 40 hours every two years for several reasons. First, the financial planning profession simply does not evolve at a pace that justifies such an increase. The current 30-hour requirement is more than sufficient for staying updated on changes in laws, regulations, and best practices. Adding more hours won't improve professional competency; instead, it will place unnecessary strain on professionals. Many CFP® certificants already see CE as a checkbox exercise, often cramming hours at the last minute without gaining real value. Raising the requirement without addressing this issue only adds more time and cost burdens without improving outcomes. Speaking of costs, CE courses are not free, and the added expense will hit professionals especially hard after the recent rise in certification renewal fees. For smaller practices or solo professionals, the increased time away from client work to meet the higher requirement is another major concern. This change risks being perceived as a revenue-driven decision rather than one aimed at improving the

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		profession, potentially alienating certificants and damaging trust in the CFP Board. Rather than increasing the number of required hours, the Board should focus on improving the quality and relevance of CE offerings, ensuring they provide meaningful learning opportunities that genuinely benefit professionals and their clients.
Matthew	Robb	We already have so many CE requirements for all our other licenses. I don't support adding more for the CFP.
Dwightq	Roberson	Other professions require 80 hours.
Frank	Robertazzi	I am already swamped by overlapping CFP+CRPC+INSURANCE+CPFA and Other Licenses I hold CE
Eric	Roberts	I would support if the carry over is also approved.
Beth	Robillard	working professionals often struggle to step away for seminars, etc. that provide CE credit. Paying for CE credit is also an issue and often times it comes down to paying for exams/education to achieve the necessary hours...30 hours is enough.
Jeffrey	Robin	The current standard is more than adequate. Adding ten additional hours is just more time away from directly serving clients and frankly just generates more revenue for CE providers. It feels like the Board is moving the goalposts once again.
Finley	Robinson	there is already so much CE in our industry. the CFP Board shouldn't increase the burden of CE into an already highly monitored and developed industry. we need time to deliver high value to our existing clients and the increased time and cost of more CE are not worth the change in my opinion.
Jody	Robinson	Cost of CE along with renewal fees are becoming prohibitive for smaller practices.
Thomas	Robinson	Continuing education is one of the 4 E's that make a professional. It is the key factor in maintaining and enhancing one's competence. 20 hours per year is entirely appropriate. CPAs who are generally seen as professionals require 40 per year. In the medical profession more hours are also required and for some specialties you must retake a certification exam every 10 years. I do believe 20 hours per year is appropriate for financial planning and can easily be obtained in a cost-effective manner. I personally do about 30 hours per year.
Blake	Robson	Unless what is considered applicable CE, there shouldn't be an increase. I probably do 50 hours per year but most of it doesn't count towards CFP CE yet the material is extremely close.
Dylan	Roche	CE as it stands is extremely bifurcated and of varying quality, I don't believe this increases the perception of the certification, nor the actual knowledge of those who are currently CFP(R) Professionals
Nathan	Rockholm	CE has always been a waste of time. Regardless of you having 30 or 40 hours doesn't mean you actually took the time to retain the information and/or further your education.
Jeffrey	Roe	In the case of CE credit, what is the desire of increasing the hour requirement. I would expect quality of material to increase at the 30 hour level.
Karl	Rohrbaugh	CE is largely a waste of time now. We all know that CE credits are usually VERY unhelpful and do not lead to being a better practitioner. Increasing the required

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		number of hours does nothing but PAD THE POCKETS of companies selling CE credits. While there is necessity to requiring some form and level of CE, increasing the required hours is something I am strongly opposed to.
Michael	Rois	I think this helps make sure new comers get comfortable with all topics before but allows experienced individuals to get some breathing room based on how well versed they are.
Jason	Romano	The current standard is more than adequate especially for those that are active in the industry.
Charles	Rose	Many of us have IAR CE, other designations etc.
Broc	Rosser	We have constant CE requirements placed on us by our firm, FINRA, insurance licenses, etc., including the CFP Board. We don't need any more. If the Board does wish to expand it, they should count some of the CE requirements placed on us by FINRA, our firm, our insurance license, etc. I would say the additional hours, could be the ones where you allow these additional substitute hours.
Richard	Rosso	Candidly, the quality of the CE is most important. Thirty hours seems plenty. However, the quality of the programs available is of the utmost importance. Perhaps a CFP Board Preferred List maintained for higher-quality, affordable CE programs can count for additional credits that easily allow 40.
David	Rowland	I support this.
Marsha	Rubin	Hey guys, listen up. I am a CPA, CFP, and licensed with a Series 7 and Insurance. I am required to take 80 credit hours every 2 years for my CPA, 30 hours every 2 years for my CFP, 24 hours every 2 years for my insurance in PA, and 16 hrs. every year with my broker-dealer for FINRA and their training. Your are penalizing the very people who are the strongest financial planners. It is almost impossible to find education that will satisfy more than one category. Couldn't you get together with the AICPA and accept some of each other's courses or something? Or try to do SOMETHING? This is a real issue for CPAs.
Patricia Ann	Rudy-Baese	It's hard enough to find quality CEU material for 30 hours. What is offered by vendors is just thinly disguised sales pitches. 40 hours would make a difficult task more difficult.
Jeffrey	Ruffing	The CERTIFIED FINANCIAL PLANNER® bar is high enough. This is not a good idea and adds a cost and time. Bad idea!
Shelbi	Ruffino	As Certified Financial Planner designees, we are all incredibly busy. We are constantly learning from each other, conferences, articles, and by experience. Some modes of learning cannot be captured or credited as hours. Finding opportunities for CE is difficult enough. I do not need to struggle to find resources for an additional 10 hours of CE. Would requiring these professionals to acquire an additional 10 hours of CE actually improve them as professionals? Would those utilizing the services of these professionals measurably increase due to an increase in CE? I strongly believe these 10 hours would not contribute to a better profession or better experiences of clients.
Gregory	Ruley	I feel the 30 is sufficient and adding 10 more just is less time I can be with clients. I know most of my colleagues are constantly getting education from all sources

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		daily, most of which is more relevant and does not generally offer CE credit. But makes me a better practitioner. Adding 10 hours is just more time and unnescesary expense. So I do not support adding more hours.
Michael	Rundlett	Maybe this is more appropriate for someone in their first 5 years or someone with only one designation, but I am finding the multiple CE requirements for those of us with dual licensing and/or mulitple designations to be overkill. I have to complete multiple ethics courses that don't overlap. I have too many CE hours that are required for various licenses and designations. I think consideration and exceptions or exemptions should be given for experience and other designations that also require CE.
Mark	Rupp	I don't see how increasing the amount of CE is going to improve the level of knowledge when we should be looking at the quality of the CE
Heather	Rushing	We must continue with other finra and firm and insurance CE requirements, adding an additional 10 is a too much extra time when you are actively running a practice.
Jonathan	Russell	CE requirements are already sufficient, and with required hours being expanded for other financial licenses/certificates, I would only support an increase in required CFP hours if there were an offset for hours attained to the end of other licenses/certificates held by the CFP professional.
Chris	Russo	I see no reason for increasing the number of CE hours required. I don't see any significant benefits to increasing the time commitment and potential cost for CFP professionals 33% for CE. This would make the CFP the most onerous financial designation for CE to my knowledge. I don't think clients will be more interested in working with CFPs if their CE is increased. The CFA which is held in higher regard in the financial services industry has NO CE requirement. I could not disagree with this proposed change more strongly.
Mike	Russo	Many CFP also have to complete CE for insurance and tax. Additionally, there are firm requirements and now the FINRA training must be completed every year. It you increase this amount, more and more of our time will be spent with CE instead of servicing our clients.
Nelson	Rutherford	the cpa requirement is 80 hours every 2 years
Michael	Ruzhansky	Quality content is difficult to find; you end up repeating the same classes over and over again. Increased requirements should come with better and more available content.
Andrew	Ryan	30 hours is a lot of CE.
james	ryan	I work for a Large Broker dealer and amount of internal CE hours is already overwhelming, add in my required Life and health CE requirements, annual FINRA and STC training and in some cases individual state requirements and enough is enough. In my opinion, CFP's who work for a major broker dealer such as Morgan Stanley should have our CFP two-year CE reduced, not increased. CE requirements in our industry have gotten out of hand.
Gary	Rychtanek	The CE program is unfortunately just additional payments for service providers. Competency is maintained through working and reading in order to provide clients

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		with adequate service. Otherwise, we will lose clients which is the real indicator of inadequate education maintenance.
Brigid	Rypien	Would need to understand more of the rationale but 30 hours seems sufficient
Amanda	Rysiewicz	30 CE Hours is challenging but doable, adding 10 is more of a nuisance to real professionals than a help
Jason	Sabaugh	This provision alone was why I went through the process of submitting these comments. 30 hours is more than enough CE's, in fact I would lobby for reducing this amount. CFP's are practicing financial planning daily - we are constantly evolving, being educated, and required to keep up with the standards of the industry. Adding a greater CE requirement will undoubtedly lead to attrition with CFP renewals. Do not vote approve this!
Joseph	Sachetta	The current CE process is difficult to navigate. If a CE session doesn't report CE hours directly, there is a fee to submit them manually. I'm all for more CE, not less. But let's make it easier to comply.
Siegfried	Saftner	Between consistently providing financial planning and the current CE requirements, CFP professionals receive enough reinforcement and reminders of the standards and ethics they are expected to maintain.
James	Sager	Given the new state level IAR CE requirements, adding an additional 10 hours to the CFP requirements seems like overkill. While I understand there are program options out there for dual credits, this would now require 64 hours of CE time every two years (12 IAR CE hours annually) between CFP and state IAR requirements, taking a significant amount of time away from focusing on client needs.
Brady	Sahnow	I believe 30 hours in the context of daily experience working in the field provides a big enough commitment to keep the credential
dennis	sakurai	Yes, we need to maintain our standard of education.
David	Salehi	30 hours is plenty fair.
Melissa	Sanchez	Most competent planners seek quality education. However, by making the amount of hours onerous the quality suffers to get the credits in. There is also only so many hours of the day. With increasing requirements by states and other organizations that don't always qualify for CFP (r) credits also, it puts undue burden on the practitioner.
Albert	Santaella	40 hours is way too much, especially when you factor in an additional 30 hours of insurance CE, as well as licenses which require even more CE hours - I feel like I'm constantly taking the same CFP CE classes every two years! It would be nice to be able to replace more than half of the required CFP CE hours with Pro Bono hours. Certain communities within our country are in dire financial straits and we need a larger incentive for CFP certificants to volunteer in those areas and communities where personal financial basics are needed.
Tom	Santi	It's already hard to get the 30 hours. There is a significant lack of quality CE materials out there to get the 30 hours in. I'd much rather see the Board focus on improving the quality and relevance of the CE options vs, increasing the hours

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		required. I'm not convinced increasing the hours would have any tangible benefits or improve the knowledge or performance of a CFP.
Joanne	Sardella	We now have annual FINRA CE requirements, IAR CE requirements, Firm CE requirements, bi-annual state insurance CE requirements, LTC 4 year requirements, insurance product exams, ChFC CE requirements. I do not understand the problem this increase is supposed to fix. What is the basis used to conclude that the increasing the CFP CE requirement to 40 hours will assist in maintaining standards better than the present 30 hour requirement?
Nathaniel	Sarkar	Most CFP certificate holders also have CE responsibilities to their state insurance agency and FINRA. Adding more CE hours will likely not yield better results but more people checking the box of it as an exercise.
Laura	Satin	Attorneys and other professionals are required to get significantly more CE hours than CFP® Professionals, while the breadth and depth of our responsibilities is very broad and we should probably be getting more CE hours.
James	Saulnier	Between CFP, IAR, Insurance, tax, and AML (soon to be for RIAs) I have enough. I regularly get far more then the required 30, but mandating an extra 10 just makes it more difficult, especially as I get older.
Madison	Scarpelli	The amount of CE we have to do for all of our licenses on top of the CFP CE takes up so much time. To run a business and take care of clients and do all of the CE, we have no time in the day. Please do not increase the amount of CE we all need. This is getting outrageous!
James	Scatena	I support all proposed changes but this one. As a CFP for 14 years, practicing financial planning every day I think the CE at 30 hours each 2 years is plenty. We are so inundated with CE from our Firm, for Insurance licensing and other items that detract from our time serving our clients that I don't think we need to require additional hours of our fulltime practitioners.
Rob	Schaefer	Most CE is inevitably tied to a product or sales pitch at the end of the day and much of the most relevant learning I do does not count towards CE. Not against stronger requirements though.
Kyle	Schau	We all have jobs to do. Requiring us to do a full week of CE for one certification, when we also have other licenses and certifications that require CE is excessive and unnecessary. Any additional CE doesn't help make us better CFPs; it pulls time away from us being able to service our clients effectively.
Scott	Schechter	Active Professionals are doing far more than 30 hours already, only much of it does not count for credit for CFP. We have regulatory CE with FINRA and our State Insurance departments. In addition, we attend a lot of training which may not count for CFP CE Credit. In addition, many courses that do count for CE credit aren't particularly useful. ***Forcing us to spend an extra 10 hours per year will not increase the competence, professionalism, or ethics of CFP Practitioners.
Charles	Schilleci	I support the addition of 10 hours, every two years to 40. As a 70 year old practitioner, my preference would be de minimus requirements for a 35 year CFP pro.

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Margery	Schiller	CE credits are pretty easy to obtain so this is reasonable and more in line with NAPFA requirement which are even greater.
Erika	Schleifman	...Can't have enough continuing education requirements.
James	Schless	I did over 40 hours this past two years because I wanted to for the information. I'd focus on quality vice quantity.
Joy	Schlie	I feel that 30 hours of required continued education every two years is adequate. I do not see what another 10 hours will do for you. In this industry you have to put time in and stay on top of many things, Daily. Requiring another 10 hours seems excessive and unnecessary to me.
Daniel	Schmitz	I already find 30 hours a bore; it seems much better to require education in the areas where the most disciplinary actions occur, similar to the ethics requirement. It would show the sponsoring body is attentive to the pain points most commonly caused by CFP certificants.
Joe	Schmo	Enough with even more education requirements. As a CFP, CPA/PFS, who is also licensed in securities and insurance, I already face a myriad of CE requirements from various agencies, many of which are redundant in content but do not overlap for CE purposes. Firm element training, FINRA training, insurance CE, tax CE, CFP CE, Ethics CE (for both CPA and CFP), insurance product CE, etc., etc. There comes a point in one's career when the continuing 'education' becomes an onerous burden rather than a necessary learning opportunity, and interferes with the actual earning of a livelihood.
Donald	Schneider	In my opinion CE is often a distraction by requirement and often serves little value unless the CE is current and relevant to current needs and changes. I am more in favor of required CE based on change needs and not a demand to complete a set number of hours.
Eric	Schnyder	CE is important. However, I have to fulfill CE requirements for CFP, annual Firm requirements and State Life/LTC requirements. I feel like this is enough on a recurring basis that I don't need an additional 10 hours added on the CFP end.
William	Schretter	The 30 hours are enough. These are quality hours. It would be better to require the 30 hours and an updated background check to make sure that the person's credit, FINRA, and SEC status are compliant with CFP Board standards. I like the idea of a CFP being able to declare a 'specialty', (like taxes, estate planning, international planning, Medicaid, Insurance, Financial Counseling). If a specialty is declared, then the extra 10 hours is needed to support that specialty. Otherwise, 30 approved provider hours is enough. Most professionals have other CE requirements for other credentials that they have and so they exceed the 40 credit hours. For example, I have insurance, IRS, AEP, and American College requirements.
Nichole	Schurr	There does not seem to be any evidence that increasing CE hours leads to increased knowledge.
Adam	Schwartz	Too Much! Insurance, states, and advisory CE is increasing as well and there isn't enough integration between the governing bodies to provide credit from one for the other.

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Skip	Schweiss	If we are ever to be considered a true, recognized profession, we need to act like one.
Michael	Scott	CE is kind of joke, not sure if you realize this or not. The online exams are useless, easy to pass and provide no value what so ever. They are a complete waste of time. If anything CFPs in good standing with over a certain number of years of experience should get to be exempt from this at some point. If anything you could send out an annual update every January to ensure CFPs have all the new and updated things mastered like 401k contribution limits, tax rates big changes etc....But these online CE exams which are still asking me to prove that I still know what an elimination period on a LTC policy ( for example ) gets pretty silly after 25 years. So definitely NO and making this more of a time waste.
Philip	Seibert	But with reservations. I do support the 40-hour CE program albeit primarily only with the 10-hour carry forward. Other Ohio professional credentials like CPA, 120 hours every three years; attorneys 24 hours every two years; engineers, 30 every two years; physicians, 40-50 hours every two years. It's unnecessary and central-planning-like to get too far ahead of the current levels of CE required of other professionals - despite the drive for quality upgrading.
Alec	Sessing	30 hours is not bad and 40 hours is not bad, it is a privilege to hold the marks and should be treated as such
Byrke	Sestok	If you are actually practicing financial planning its relatively easy to obtain the necessary CE whether its 30 or 40 hours every 2 years. For those who aren't practicing financial planning at all I am fine with them needing more CE to stay current with the profession.
Viney	Sethy	I propose instead incorporating 10 hours of pro bono service as a continuing education requirement. To facilitate this, the CFP board should establish a dedicated system allowing advisors to select specific pro bono project directly through the CFP website. The website could serve as a conduit by allowing the pro bono work requirements to be posted directly on the CFP website by a sponsoring organization or individuals. This system could allow advisors to create an online profile for pro bono work, receiving notification when projects become available. Implementing such a system would streamline participation and encourage more advisors to engage in pro bono activities.
Renee	Sewall	Current requirements are sufficient to keep up with changes in planning issues
William	Shafransky	If 10 additional hours are added for CE, there should be different options for conveying to the Board that the candidate still processes the applicable knowledge. Completing questions may test understanding, but the financial plan itself may tell a different story. One option could be for the CFP professional to submit 1 or more client financial plans (with names redacted) to attest they are putting the competency standards into practice.
Ashesh	Shah	As such 30 hours is burden time to time. 40 hour CE would be hardship. Also, 2 hours of Ethics training should be offered by CFP board instead of third party provider, just like what FINRA offers every year.
Amy	Sharp	No opinion.

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Cameron	Sharpe	Making sure we are relevant and current is a good idea.
James	Shaw	The annual registration cost is already significantly higher than other designations (CFA is \$299). Do not increase one's cost with more CE.
Gary	Sheller	What is your reasoning on this point? How does the additional 10 hours realistically impact competency? In fact, what evidence exists that this entire 'continuing education' process actually impacts genuine competency? Could it be that this idea of increasing the hours is simply based on the fact that other professional designations require a certain number of hours so 'we can show that we are big boys/girls too'? I look forward to hearing your reasoning on this.
Doug	Sheorn	these new requirements appear to give no credit to the years of documented certified years of service in the industry. I am in agreement with the hours of CE being increased to 40 for those individuals who are relatively new to the industry. there should be a sliding scale that takes into consideration the amount of 'Documented, Certified' years of service. this sliding scale should terminate when the individual's years of service and age together total 95.
Kelly	Shikany	this CE level gets to be very time consuming especially if you have more than one designation, and an Insurance license
G Glenn	Shipley	30 hour is sufficient.
Matthew	Shirley	Just because the CFA requires 40 every two years does not mean the CFP needs to match it. I think the 30 is sufficient.
James	Short	Documentation of CE hours in time-consuming. If CFP professionals are engaged in most segments of Financial Planning, they will accumulate knowledge in their (potentially narrow) body of knowledge. We can't all be experts in every segment and to suggest such is a disservice to the public. I encourage the CFP Board to examine the CFA Standards. It's voluntary, but meaningful and certificates are awarded for participation. I don't want to present a pejorative view of sales people, but I surmise the only CFP professionals who might not stay well-informed on current financial planning knowledge are professionals engaged exclusively in sales.
Andrea	Silbernagel	Most must also complete other CEs. EA's, CPA's, and state registration requirements often mean that a CE hour won't count/transfer across licenses. Requiring less, but higher quality material is more impactful. Adding ten more hours doesn't increase the quality, it is a firehose of webinars to cram in.
Tyler	Simonds	As our industry shifts, more is being asked of us to help our clients. I find it to be reasonable to require an additional 10 hours every 2 years. My ask would be for the Board to advocate for our product partners such as insurance companies and ETF and mutual fund providers to provide more opportunities to earn CE at little to no cost, as to avoid 'pricing-out' new registrants with expensive CE course options
David	Sivel	30 hours in sufficient to stay current with a changing landscape. Perhaps as it relates to major regulatory or tax policy changes, requiring a 'special CE' related to a topic as deemed necessary by board.
Alisa	Skatrud	This becomes a paperwork challenge - I complete significantly more learning than required, because I want to serve my market and my clients well. But I hate

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		tracking down the forms, making sure I'm learning from the proper certified source, and getting everything recorded. Please don't make it harder!
John	Skomski	30 is plenty.
Joy	Slabaugh	Some of the best continuing education doesn't come with CE credits. For example, doing a deep dive on a specific tax issue in the IRS tax code, or doing a case consultation with another financial advisor. As a result, the CE requirement is a bit of a joke---we do it, to check the box, but the real learning is often done outside of the CE structure. Increasing the CE hours requirement is a boon to the companies profiting from charging for CEs but it doesn't actually ensure the quality of care is being raised. Did you know I can knock out 30 hours of CE in approximately 5-6 hours using WebCE? Doing this frees up my time to focus on learning that actually helps me stay relevant but it kind of make the point: the value is in the learning, not in the reported CE hours. Why not take a page from the CFA? You strongly encourage 30 or 40 hours of CE every two years but don't monitor and manage it. This way, people can actually devote the time to learning what they need to stay on top of their craft.
Martha	Sluka	I strongly oppose this change, I find it challenging to get the 30 hours completed in the 2 year time frame, and I feel the 30 hours are plenty to refresh knowledge in the field. I feel this change would deter candidates from completing the program knowing they would continue to have this increased CE requirement.
Austin	Smith	Oppose
Bradford	Smith	In our practice, CE is increasingly gained from real life client experience and the preparation which goes into client meetings and consultations. We believe it's unnecessary to formally increase required CE hours, and the associated administrative work which would accompany same.
Brian	Smith	How does this benefit future or existing certificants? Again, given the fees involved in reporting each credit hour, plus additional fees to report non-registered CE hours, how should this appear to be anything but a money grab? Just because the IWI believes 40 hours every two years is the right number for them doesn't mean that it must be broadly applied without consideration of your members.
Christopher	Smith	I do 30 hours of CFP CE every two years, 24 hours of insurance CE, and will likely need to do IAR CE in the coming years. It's enough! Most professionals carry multiple designations and have to do CE for all of them. You already charged \$400+ each year while every other reputable organization does so every 2 years and charges less. Your prices are exorbitant and need to come down. I'm currently looking at other designations so I can drop this one BECAUSE it's too expensive.
David	Smith	30 Hours is plenty of CE, considering that daily practice itself involves continual exposure to facts and circumstances that many times require research and reading on a professional's own time, adding to the body of knowledge accumulated over time. Many states, Oregon included where I lives has added a State CE requirement, which is addition to the FIRM Elements that many have to do, and if Life/health licensed, another 24 hours is required. We are CE'd to death... When do we get to do work for our clients and not solely make regulators

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		and Other self interested parties, i.e., CFP Board, hoping to become and stay relevant, and who charge us for it, make themselves somehow feel better, and that they have 'made the Profession Better'. Really? Is that truly the goal? Sounds like additional tyranny of time demands by 'government' or their cronies. Just saying....
E J	Smith	As RIA's we have already had an increase in CE via the RIA channels. This extension to 40 hours seems overly excessive.
Garrett	Smith	Requiring additional CE helps prevent long-time CFP professionals from becoming 'behind the times' and unaware of new regulations and best practices. It also helps brush up on topics that might not come up often during their practice.
James	Smith	Cost and time would preclude such a change
Jason	Smith	Is there evidence to suggest that 30 hours is inadequate? Not sure why this is necessary given the time burden created.
Roger	Smith	In addition to the CFP requirements, I have continuing education with the life/health insurance license. I am also required to complete CE
Scott	Smith	Either way is fine with me. With all of the other CE I am required to get I usually have well in excess of either number that I can report.
Susan	Smith	What will an additional 10 hours in a two year period achieve. All CFP® certificants in practice should continually be learning and aware of changes in the financial industry. We have too many regulations that prevent us from doing our real work - servicing our clients
Eric Brian	Smith, Jr.	30 hours plus a practitioners other CE requirements is more than enough in a 2 year period. This is over kill. If the board wants to focus on specific CE as a part of that 30 hours like the 2 year ethics requirement then that would be ok. But just adding 10 hours for no reason is ridiculous. Ask yourselves why not 50 or 60 hours? Have a goal in mind for what you want a practitioner to obtain from the CE, don't just add hours for no reason.
Sarah	Snell	While the likely intent of this proposal is to ensure professionals are more well-rounded in their planning knowledge, increasing the hours requirement is more a burden than an effective educational initiative. This proposal may have the unintended effect of causing otherwise qualified professionals to lose their certifications inadvertently because they neglected to allocate sufficient time for the extra CE requirement. The answer here is to plan ahead; however, the initial requirement of 30 hours every 2 years should be sufficient to maintain up-to-date planning knowledge - the extra 10 hours may be of only marginal educational benefit when compared to the additional workload it presents.
Ted	Snow	As we run our practices, it is hard enough to get 30 hours of CE each two years. 30 hours is enough, along with all the other industry material we read each day the sharpens our skills. I strongly oppose this requirement.
Justin	Snowden	We are inundated with CE. Increasing to 40 hours for practicing CFP professionals is a large increase (33%), and I have not seen data that CE materially affects the ability of a CFP professional to do his/her job.
Fred	Soule	CFP must keep up with trends and changes

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First name	Last name (c/o firm name, if applicable)	Response
Kathleen	Spahr	Many CFP professionals are required to fulfill other CE requirements for their other certifications (CPA for example) that do not overlay with the CFP professional CPE requirements. Adding 10 extra hours of additional CE would cause an added financial burden to those of us with other CE requirements.
Jason	Spears	30 hours is a lot of CE to complete already when a large amount of courses only offer 1-hour of CE and has to be done in a live setting either in person or virtual. there aren't many approved self study courses that offer multiple hours of CE. this will be a very difficult task to hit for renewal.
Rick	Speicher	Why? If you are working in the field as you should be, real life experience is better than bad continuing ed designed to collect additional revenue.
Michael	Spelman	There are already plenty of CE course mills that provide shamolic and nearly worthless CE courses that will be all too happy to fill the gap for additional required CE hours, for an additional fee of course. If you are serious about increasing the education requirement, require that CE courses be more stringent and have actually take the time that they ostensibly are required to take, and not something that can be flipped through in 15 minutes
Brett	Spurr	We are already faced with a myriad of CE requirements. Many states now require IAR CE in addition to CFP and other designations. I strongly doubt increasing the requirement by a third to 40 hours will make a competency difference. What will be taught/learned in the extra 10 hours that isn't already? And promoting pro bono or other 'experience' as CE is a gimmicky way to meet this standard. How about just leaving it alone as it currently serves the purpose just fine.
William	Stade	There is zero reason for this. 30 hours is fine and CFP professionals are constantly updating their knowledge on current changes to laws/rules/investments/etc... Your just adding regulations and burdensome rules here for zero reason other than the group thinking of these things has too much time on their hands. We are inundated with information every day from investment companies on tax law changes, SECURE ACT 1 and 2, new tax rules coming under the new administration etc.... You're just generating more money for the CE Course Companies here.
Gregory	Stahl	This matches what the CPWA requires
Matt	Stahl	The Board Should offer better CE options. Today most CE seems to be a waist of time just to check the box. Who needs more time waisting?
Albert	Stanton	No problem with an additional 10 hours of CE.
Colin	Starr	Maintain a high standard for the designation; continuing education should be a high priority
Jael	Stebbins	I have no experience with the CE credits, so cannot comment.
Adam	Stempel	CE courses are by and large busy work for an experienced advisor. Adding 5 more hours a year will not tangibly improve the competency of the industry in any way. Many CFP certificants also hold other marks that require CE that often does not overlap. In addition, we've all had FINRA add 2 hours of required CE that is stand alone from any other CE for other marks. This is additional busy work that won't improve advice and will bog down already busy advisors, taking time away from

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		servicing clients. If the board wants to focus on competency more efforts should be taken to suspend and censor advisors with compliance issues and client complaints.
Laura	Stern	I believe the current level of 30 hours is sufficiently challenging to complete and provides enough impetus to learn about new developments in the industry.
Charles	Stewart	I am a CPA as well and you already get less credit hours for the same courses for CFP certification compared to the CPA. These trainings I generally don't find useful and we should think k about scaling back from 30 to 20.
Matthew	Stewart	30 hours is plenty. Especially for those of us that are practicing financial planners engaged with clients every day.
Parker	Stewart	It will take away more time from focusing on your clients for those who are busier.
Sasha	Stewart	I mean, why not? NAPFA requires 60 and with the new FINRA/IAR requirements, it's pretty simple to get 30 for the CFP.
Scott	Stewart	I vehemently oppose this. Not only has every single license increased their CE requirements, but CE is by itself mostly a joke. In what way, shape or form was a study conducted to determine if the current standard is insufficient? This seems like inept leadership whose only idea of progress is to push the sliding scale or requirements up mindlessly. I seriously would consider dropping the CFP if it were moved up to 40 hours. Why not 50 hours or 100? More education means better planners, right? Literally a joke. In what way is inflating the Continuing Ed requirement achieving anything other than 'griefing' current CFP certificate holders?
Jennifer	Stipick	30 hours is a challenge and sufficient to stay updated. I would rather see you enhance the specific CE coursework to take into account changes in planning rules, regulations, laws, etc.
Brian	Stokes	Some CFPs won't mind the increase to 40 hrs because they have state insurance CE due. I am exempt from CE for state because I have been in the business longer than 25 years. I have now been in the business more than 40 years and have been a branch manager. There might be some exemption for time in the investment field and being a supervisor.
Amber	Stoll	Quality over quantity. More CE hours won't lead to better learning it only takes away our time to spend meeting and talking with clients.
Jonathan	Stone	I feel that the 30 hours of CE is sufficient. We also have to comply with CE through our firms and various outside licensing authorities. Adding additional hourly requirements will make it quite onerous.
Kevin	Stone	Stop dictating to us how much continuing education we need. Keep the hours at 30 or lower.
Paul	Stovall	Too burdensome
Eric	Strom	Agreed. Our requirements are currently too low for CE.
Bryan	Strong	I believe 30 hours of CE every 2 years is more than adequate to maintain the CFP certification and stay current on changing laws/trends in the financial planning industry

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David	Stroud	No need to add additional CE when most CFP(R) professionals already hold 1 or more additional licenses or certifications that can add up to 40 or more hours per year under current standards.
Ian	Stuart	30 hours is more than adequate for working professionals who are learning and gathering experience every working day.
Cherie	Stuece	I feel the 30 hour requirement is sufficient. Most CFP(R) professionals I know spend more than 30 hours a month learning, just not all are pre-approved for CFP Board CE credit. I feel that raising these hours may also impose a financial burden on some professionals that may not have access to free pre-approved opportunities and do not have employer support of professional development expenses.
Michael	Sullivan	So much CE in this industry is just box checking and trivial. I would rather require fewer or similar hours and a more rigorous standard of what qualifies for CPA CE credits. Just increasing the number of hours simply increases the hassle factor and won't change anything about what is learned for advisors who aren't actively seeking *valuable* continuing education opportunities.
Alex	Sutherland	This seems arbitrary. I'm not strongly opposed if it puts it in line with other certifications, but it seems unnecessary.
Charles	Swanson	This is a reasonable enhancement to the continuing education requirement.
Deborah	Swanson	As an independent advisor, I am required to complete SEPARATE ethics, AML and product training for FINRA, LPL and state and insurance company specific training. These add up to well over 100 hours of training required. If you increase the number of hours I would ask that you start to coordinate with these entities. The current requirements have become cumbersome and contain the same topics.
Anastasia	Taber	Not that I want to give myself more work, but 20 hours a year sounds very reasonable and we do need to stay on top of changes in laws, our profession, etc.
Jason	Tafoya	For these credentials, that is not an unreasonable CE requirement. It's not that hard to get the 30 and realistically if you are doing your job and staying current with how to assist clients, you would be able to get 40.
Julie	Takkunen	The way new CE is working with 'Seat time' takes WAY more than the allotted time to finish the course. I am in process of completing my 24 credits of Insurance CE and when I read the tiny paragraph in about 15 seconds (and comprehend it) there are still 117 seconds remaining before I can click the next slide. Because it is so much extra time I end up multi-tasking and then sometimes forgetting to click the next slide. The CE drags out for days sometimes and is so disjointed. (This is Quest CE I'm referring to). I highly recommend keeping the requirements to keep your license as simple as possible and perhaps tie it to business growth, years, in the industry, and perhaps accept hours of community education courses offered to the community as equivalent time that counts. If you required something productive of your CFPs then perhaps we could make the world a better place.
John	Talleur	I like the idea of continuing education. What's challenging is the Corporate America.
Sima	Tamaddon	30 hours for someone who is already full time in the field is overkill

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Landon	Tan	I think 30 hours is a lot already.
John	Taphorn	I do not believe there is any evidence that additional CE hours enhances competency. I see this as simply an additional expense that adds no value. My clients do not inquire as to the status of my CE or would be impressed to know it required more hours.
Christopher	Tarashuk	This encourages constant growth and learning at a very manageable rate.
Thomas	Tarr	I also have State Insurance regulatory CE that does NOT count toward CFP credits. This is getting to be too onerous as my state continues to add more required CE in such areas as Long Term Care and Annuity Best Interests and Suitability. I am already at 42 hours including state CE and CFP requirements.
Christopher	Tasik	Most of us are doing significant CE outside of the CFP requirement to maintain licenses. These seem like homework for the sake of homework. We do not need to lose an additional 2 work days to obtain these additional 10 hours unless there is a fact-based pattern of CFP certificants not being current on their knowledge.
J Lawrence	Taunt	Between CFP, State Insurance, State IAR, FINRA, and firm element, the current CE requirements are already significant. If this is adopted I will seriously consider dropping my CFP. It is too much. If you do this you MUST give credit for all of the FINRA required, and State required, CE.
J Lawrence	Taunt	Between FINRA, NASAA IAR, State Insurance, and firm element requirements, the CE requirements are already excessive.
Kriti	Tawfik	I prioritize quality over quantity when it comes to continuing education. I'd rather deepen my knowledge through active listening and meaningful participation than simply focusing on accumulating more CE hours. More hours don't always equate to greater learning, but there is definitely a balance that leads to the most effective growth. I believe 30 hours is sufficient time.
Danny	Taylor	As professionals we all have limited time to satisfy the rigorous demands of our profession. We don't need to add additional layers of educational requirements to show our competency.
David	Taylor	We do a lot of CE. I see this as a way to distract from the work that we do. A full working week away from clients will add no meaningful benefit to clients.
Don	Taylor	I'm not sure what the goal is here. I'd be more supportive if the goal required different categories of CE and maybe limited the number of CE hours earned by taking a quiz after reading a journal.
Josh	Taylor	This is STUPID. Currently I have to satisfy CE separately for CFP, CLU, insurance, annuities, long-term care, and NOW IAR of 12 hours per year with 6 hours of ethics. Some of this CE is cross-pollinates, but not always. The tracking of CE is now becoming all consuming. To begin 2025 my mind has been more focused on how to complete all the CE VERSUS thinking of how to help clients. If you go to 40 hours I will seriously consider dropping the CFP. It's overkill. I don't need the CFP to be in business, but have to keep my IAR and insurance licenses, annuity and LTC certification.
Kevin	Taylor	Increasing the minimum Continuing Education (CE) requirement to 40 hours every two years will ensure that professionals remain current with evolving industry

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		standards, regulatory changes, and best practices in financial planning. The financial services landscape is dynamic, with frequent developments in investment strategies, tax laws, technology, and client expectations. By requiring a higher commitment to ongoing education, practitioners will be better equipped to provide informed and ethical advice that reflects the latest knowledge and trends. This increase also emphasizes the importance of continuous professional development, encouraging deeper specialization in areas relevant to clients' needs and enhancing the quality of service across the profession. Ultimately, the higher CE standard will help maintain public trust and confidence by reinforcing the competency and credibility of financial planners.
Travis	Taylor	I think this is a minor adjustment, with no major drawbacks. I support it. I do however, have one comment in this area: there needs to be much closer attention paid to how these CE hours are being accomplished. Certain mutual fund companies and the like provide these in a much watered down state, even going so far as to just give out the answers to exam-required CE....Let's make sure this is all good material.
Travis	Taylor	Could make it prohibitive to remain a CFP or diminish interest in folks that are considering it.
Victor	Tedesco	Greater education hours do not make a planner better, it enriches education companies, puts greater strain of time and money on the individual planner who could use his/her time more effectively serving their clients and family.
Douglas	Tees	I think this is fine and CE hours are relatively easy to acquire.
Ryan	Templeton	30 hours is enough.
Phillip	Thanawiwat	I think that hours of financial planning work is more relevant than the CE
Alexander	Theodore	Forty, or even fifty, hours of CE in a 2-year period gives ample opportunity for advisors to stay current on industry issues.
Clint	Thomas	We already have enough CE required. In addition to the CFP CE, we now have state required IAR CE of 12 hours. There is so much overlap and we get enough CE as-is. DO NOT ADD more CE requirements.
John	Thomas	Onerous and unnecessary, will discourage many certificants from maintaining.
Karrie	Thomas	The more education, the better.
Gay	Thompson	I find it interesting that the standards to obtain the certification appear to be weakened, but the standard to keep it is strengthened?
Jeffrey	Thompson	Any hours completed over the minimum requirement should be eligible to be carried over to the following year.
Mark	Thompson	increase just for the sake of # of hours? what should they address with the extra hours?
Trevor	Thornton	36 hours every two years would be a more appropriate requirement. The ability to carry over some CE credit hours from one period to the next would make the proposal of a 40 hour requirement more appealing in my eyes.

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Jim	Thorpe	I don't see a reason why addition CE is required, 30 hours is enough to make sure you demonstrate the knowledge to be a CFP. I feel like 40 hours is an opportunity for CE providers to make money off CFPs.
Adam	Thurgood	The current CE system is broken and we don't need more hours added to the list. I spend 3-4 hours per day reading research reports and learning and these hours don't count towards CE unless I pay a fee to have them applied. I accumulate hundreds of hours of CE per year that isn't applied due to the way the current CE reporting system is structured. I don't want to spend my time obtaining another 10 hours of CE that is generally useless to me.
Charles	Tiblier	This is a ridiculous money grab in order to facilitate more overhead maintaining the credential on top of the new IAR state CE requirements / credits. This is a terrible idea.
Tim	Tingstad	I do not think increasing the CE hours from 30 to 40 is beneficial or needed.
Adam	Tobin	I support under the condition that 10 CE credits are able to carry over annually.
Ian	Tollefsen	Better off, keeping it consistent and regular. I actually think the board should dictate more of the curriculum. For example, everyone should have to take a test of the Secure Act 2.0 for the foreseeable future.
Sarad	Tomlinson	I firmly believe that continuing education is important. 40 hours is reasonable and worth doing
Kieth	Tong	Most planners also have other CE requirements.
Brian	Toole	We have demonstrated our knowledge by passing the examination and biennial CE. An extra 10 hours of CE will not have an appreciable difference on CFP® professionals knowledge base and only seeks to pad the pockets of CE companies.
Sam	Torrez	I think 30 hours is adequate, especially working with clients full time.
Lynn	Tramontano	No need to do this. All of us have other CE to do as well. This is an added burden for no reason.
Tyler	Tredway	Increasing hours doesn't equate to increased knowledge and competency. I learn when my clients and business have a need that I must address. I rarely learn when I'm being forced by rules. Increasing CE hours is like being sent to the principal's office or detention. Increased CE hours is demotivating and will take away from time I would spend on real education that affects my clients. At the very least there needs to be a decrease in CE hours based on longevity in the profession. Financial advisors who have served long in the industry have done so because they are self-sufficient in growing themselves and staying relevant. We don't need to increase centralized governance but rather motivate for self-governance.
Patrick	Trimp	The 30 hours of continuing education is already a lesson in futility. The actual continuing education is running a successful business in a legal ethical and productive manner. The continuing education is of little value.
VesnaAnn	Tucker	CE is very repetitive. If we have other designations/licenses, it's likely we're getting similar CE for that as well.
Jeffret	Tudas	30 hours provides ample opportunity for continuing education.

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Nicholas	Tupaj	What purpose does it serve to the Board and to professionals to increase the CE requirements by 10 hours? A professional is often busy and makes great effort to fit in time to fulfill their continuing education obligations, including taking classes after hours. This change could set a precedent that the Board can increase the amount of CE's required by the professional over time. It also could lead to trouble down the road as some professionals are either not properly informed and miss their requirements, have conflicts that prevent them from taking additional CE's, and /or cannot locate CE courses in proper time that fits their schedule to attain the additional hours. Understanding that this change would be announced to professionals before implementation and likely have an initial grace period or proration, this proposal only creates more busy work for the professional and Board, not major benefits to their clients.
Amy	Turk	30 CE hours is sufficient enough but it would be nice to be able to rollover hours to the next two year time period. Ethics CE should still be included in the 30 CE hours.
Halle	Turner	That's equivalent to an entire work week, that's unacceptable. More barriers to entry
William	Tyler	Current requirements as well as CE for securities and insurance are more than enough
Rob	Typher	I already incur many 'financial education' hours that do not count as CE, even though they are critical to my business. For example, I develop, adjust and maintain all of my clients financial plans, which involve many different types of research and analysis. Although critical to running my practice, none of these many hours count towards me CE requirements. So I don't feel increasing the number of CE hours is going to make me a better and more competent financial planner. I know there is the public image to contend with, i.e. the general public wants some type of ongoing CE requirement, but I doubt whether the required hours are 20, 30, 40, or 50 matters to them.
Ann Marie	Tyrrell	This already seems like a lot to complete the 30 hours of CE. CE really has no bearing on if someone is great at their position and is a competent CFP. This seems like unnecessary red tape and I oppose it strongly.
Inderdeep Singh	Uppal	Evry year there are diverse changes and its important to. keep.yourself updated with the latest knowledge
Tamara	Uribe	I believe this is fair to require CE of 20hrs/year.
Angelo	Vacirca	This is just another money-raising attempt by CFP Board since it doesn't provide good CE options at low/zero cost. There needs to be a wider array of content like CFA Institute has for its members. Many CE providers are too product specific that don't offer actionable ideas to stay relevant.
Andrea	Vaioli	More education is better as long as they're using it in their everyday work.
Paul	Valentine	there are already way too many CE things that have to be done for all of the agencies, I don't feel it's necessary to add more.

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Darlene	Van Beek	I respectfully object to increasing the CE requirement from 30 to 40 hours every two years. The current 30-hour standard is sufficient for maintaining professional competency without imposing additional burden on CFP® professionals.
Katrina	Van Rensum	Between broker dealer, ria and cfp required hours advisors are spending weeks each year fulfilling these continuing education credits. I don't see the need for more than that.
Neal	Van Zutphen	it would be great if we are going to increase the hours required that the CFP Board ensure that the additional credit hours also qualify for the new FINRA CE requirements of IARs - As it stands, there are very few CFP(R) approved CE courses that also satisfy the FINRA CE course criteria
Hannah	Varnado	I agree, make it harder to maintain but better for those that do
Vincent	Vella	I have 42 years experience in the financial industry. I also have 4 different designations and multiple license. In addition I like everyone who works for a major firm has to do dozens of mandatory hours of training and compliance. Adding more hours takes away time that I can spend with clients or my family. Every regulatory body that is part of this industry is adding more hours of training and compliance to our schedule. I think we are at the point of overkill. I strongly oppose more hours of CE. Adding more and more hours of CE does not improve the client experience nor the competency of the CFP professional. Most people I know do the CE's as fast or as easy as possible just to get them finished. Real world practice and learning from competent/ successful practitioners is far more valuable than any CE.
Cristal	Vernon	I like it the way it is
Payton	VeStrand	Why?? If 30 hours was good enough for the past two decades, why add mindless and useless CE
Eric	Vetack	As a CPA, AIF, CPFA - would agree in moving to 40 hours of CPE/CE but would ask you consider reciprocity from other sources that you allow to challenge the CFP exam to begin with. IE, if a CPA can challenge the exam, CPA's CPE should also be allowed. I would also raise the ethics requirement, needed now more than ever. NC Board of CPA's reduced our ethics to 1 hr CPE per year. You can;t teach ethics, but like taking a shower, it's a good idea to to dive in to a class periodically as a refresher - pun intended.
Dominick	Vetrano	for what. If you are practicing you are always learning. This is beaucratic overreach masquerading as encouraging probono work.
Lance	Vetter	What does 40 do that 30 doesn't? Seems like someone just wants to make more money.
Gregory	Virant	No real comment, increasing CE and maybe setting guidelines or requirements for how much of each topic to ensure maintained competency across the board.
Brent	Voeller	I feel that the vast majority of practicing CFP's are required to meet several governing bodies CE requirements. For most the total hours is time consuming. Instead of more hours, I would recommend targeting the existing 30 hours to specific subjects.

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Kevin	Vogel	You already put a strenuous burden on practitioners (and their families) by charging an outrageous annual fee, of which is by far the highest fee among other designations. Adding an additional 10 hours of CE would only take precious time (which is the most valuable resource) away from practitioners, their families and clients. Instead of increasing the hours, the CFP board should focus on producing their own CE content which should be provided to your paying customers. Less but higher quality content is the answer.
Garrett	Von Behren	It's already tough to squeeze in CE for both my IAR MI requirements and the CFP. I will accompany 40 CE hours if needed, but doesn't seem like the most efficiency use of time.
David	Voth	I think that 30 hours in CE strikes a good balance without being burdensome.
David	Wachter	Only if 10 hours can carry forward to next reporting cycle.
Abigail	Wade	30 hours is plenty.
Heidi	Wahl	I feel a change to the quality of the CE required would be more impactful than increasing the number of hours
Ezekiel	Waisel	While increased CE requirements is great for competency, there is not a major difference between 30 and 40 hours.
Kyle	Walchli	I think with all the continuing education and a lot of people have a lift in one location when it doesn't include all of the other licenses most of us have I personally think it is very overkill if you can include an exception that allows for federal or state continuing to be included in our CFP education I would change my mind
Becky	Walker	Many of us are practicing professionals with many clients, staff and a business to run. I feel 30 hours of CE offered on current topics is enough to stay current in our field
Brent	Walker	If you are going to increase the CE hour requirement you should increase the type of education that qualifies as CE. For years I have went to some of the most valuable education classes on practice management that has helped me run a successful advisory firm that helps thousands of people with their financial lives. Yet this does not count as CE. But a panel discussion by mutual fund managers promoting their own products counts. If you are going to change the CE requirements you should take a wider scope of the issue.
Bryce	Wallace	I think that increasing the C/E hours gives CFP's less time to grow their practice.
Christian	Wallace	30 hours is more than enough
Ethan	Wallace	I believe this can help ensure that we as a group continue to stay competent with updated / relevant information and laws as we go forward. I want CFP® professionals to be respected and viewed highly as a group, similar to CPAs. I believe more CE and confirming that we are deserving of the designation is one way to help with this.
Zach	Wallace	As states are implementing CE requirements for Investment Advisors, this adds to an already growing list. The fact of the matter is this: 30 hours of CE over two years is more than enough for the CFP, plus now additional state level CE requirements

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		that have little if any overlap. If a professional needs or wants more CE, they can pursue on their own. Strongly oppose - especially considering increasing state CE requirements
Jennefer	Walsh	40 hours is too many, especially for those of us who also have CE requirements for: IAR, FINRA, Insurance, and Firm CE.
Kevin	Walsh	Most CFP certificants also hold other titles/licenses, too. And these other entities require CE reporting. While there is some carryover, often there is not. Because of this, I think 30 hours for CFP is sufficient. If it is increased to 40 hours I would encourage the Board to allow credit for FINRA CE and Firm Element CE. Heck, even if it remains at 30 this should be considered.
Brandon	Walters	As finance professionals we do so much continuing education as it stands today, this seems unnecessary in my opinion.
Lori	Walters	I'm currently a candidate, so I'm not sure on this one. For my licensing CE can be difficult to attain...but I also believe it's important. Would an additional 10 hours of CE be burdensome?
Michael	Walther	I hold multiple professional credentials including CFP(R), CFA, and CPA. The CPA and CFA programs are much more rigorous to obtain and both either require or suggest CE to retain the credential. Many other CFP Professionals also hold multiple designations. Very few of the courses I attend count for all of the various credentials' CE requirements. I am doing over 100 hours per year of CE and yet my CFP(R) CE hours register in the 40-50 hour range. Also, I specialize in serving families with loved ones with disabilities and other than the presentations we give around the country, there are almost no accredited courses that count for CFP(R) credit. If the CFP(R) Board wants to increase the CE hours, they need to be more accepting of a wider variety of CE sources, beyond just Pro Bono work.
Nickolas	Wann	I believe there should be stipulations on this. If you are going to require an additional 10 hours, can it overlap with others? For instance, I am a CPA/PFS, licensed insurance agent, RIA and now a CSLP. Between all my licensing and credentials I already have to take nearly 100 hours a year. Will any of them overlap? It is important to maintain continuing education but also important not to over kill it.
Cody	Ward	Americans need quality financial planners, not just more financial planners. If this certification is to keep its status as the gold standard, it should be challenging enough to maintain certification. A risk of increasing CE requirements might be a flood of watered down content, though. It might be nice to understand the process of what does/does not meet the bar for being CE-eligible programming.
Victoria	Ward	CFP professionals have many opportunities for continuing education, not all are CE certified by the CFP board, but that doesn't mean the education isn't valuable to planning. I typically attend several events / webinars each month that are not CFP CE certified, but are extremely helpful to improving my knowledge and planning skills for my clients. In addition I read extensively. An additional 10 hours of CE is not going to make a better planner. What makes a better planner is their devotion to this profession and the desire to serve their clients well. My

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		experience with other CFP professionals has been they are always eager to learn and do the very best for their clients by taking advantage of every educational opportunity, CFP CE certified or not. There are so many topics a CFP Professional needs to learn about that are not part of the CFP curriculum. For seasoned professionals such as myself, I've got the basics down and want to be able to utilize all available educational resources without having to hunt specifically for CFP CE certified. I hope you will take this into consideration.
Justin	Warren	Many advisors have other CE requirements such as state insurance requirements, firm requirements, annual BD requirements. This increase is excessive and does not account the myriad of other CE that many CFP's do in addition to CFP Board CE requirements.
Lukendric	Washington	Several professions have less than 40 over a 2 year period.
Katie	Waters	30 hours is PLENTY, given the depth of the courses out there. Our industry lags behind readily accessible CEs like attorneys, accountants, and doctors. Many speakers teaching CE choose not to pay to have them available for CE credit and this is a huge issue that is not being addressed in our field. Proposals like this, along with continuously increased fees that generate incredibly out-of-touch marketing campaigns make me feel like the CFP board has degraded to act more like a Home Owner's Association than a professional organization and that is terrifying.
Richard	Waters	I oppose a blanket increase to the CE requirement. Please consider a tiered requirement that takes into account the certificant's relative experience as a CFP. And/or provide complimentary CE courses included in our annual fee. There is NO WAY that certificants should be paying separately for most CE, especially the required Ethics course.
Thomas	Watson	The day-to-day activities of being an financial advisor serve as CE. No need to arbitrarily increase the requirement
Saviez	Wazir	No opinion honestly.
James	Weaver	Waste of valuable time.
Rhonada	Weaver	What are the benefits of increasing the hours? Time is hard to come by as it is. Make the 30 hours of CE more applicable.
Coleman	Webb	I don't believe that this will move the needle in CFP development. Creates a bigger hurdle to maintain designation. Additionally, the CFP board already has required ethics hours.
James	Webb	Older CFPs need to continue to learn, most stop learning.
Jeffrey	Weeks	Unnecessary bureaucratic requirement, so much CE is literally just a busy work exercise in the first place. The current standard is adequate.
Curt	Weil	Is there evidence that increasing the requirement by 33% will produce better planners? Is this a move to meet some regulatory issue? I write this having normally earned well over 40 hours of CE every year.
Kenneth	Weiss	Already enough CE between this and IAR CE, insurance, FINRA, etc.

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# CFP BOARD

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Justina	Welch	STRONGLY OPPOSE. DO NOT INCREASE THE CE REQUIREMENT. 30 hours every 2 years is more than plenty and on top of the new IAR yearly CE requirements, all of it is too much.
Mark	Wells	I do not see how this helps at all.
Katherena	Weyand	I find it extremely easy to satisfy the current CE requirements and would appreciate added the impetus to complete additional CE hours on a regular basis.
Learning	What	A lot of CE is really cruddy. Make it better rather than longer.
Brian	Whatley	I support only if CEs for CIMA, CEPA, series 7/66, accident life and health insurance, etc. apply. There are a lot of overlaps in CE requirements in the finance industry. More CE hours is fine if we can cut out redundancy.
Jack	Wheeler	Although most advisers probably want to avoid this, requiring more CE would be extremely important in upholding the professionalism and quality of holding the marks.
Marian	White	30 hours is good. There are so many other legal and accounting things that are important to take that are not CFP(R) approved but enhance ones skills such as what happened at the Heckerling Institute this year. There is only so much time for this, an active practice, an active family life and hopefully some exercise.
stephen	White	Most CE for experienced planners is not valuable.
Megan	Whitehead	Financial professionals already have to complete so many hours of CE with many of those overlapping in content. Adding more seems unnecessary.
Miriam	Whiteley	I am required to complete 60 for NAPFA so this has no relevance to me. However, the additional 12 hours that my state now requires, which doesn't overlap with NAPFA/CFP, nor with my requirements for Kinder Institute (RLP) or Financial Transitionist Institute (CeFT) is annoying and I wish CFP had advocated more strongly against this IAR requirement that states have imposed which make me do hours that largely don't apply to the work I do. Then there's the fact that Oregon can't decide if I need to stay insurance licenses to CONSULT only so I have those 30 hours.
Gaius	Whitfield	In general, I am supportive of measures to increase the value of the CFP designation. As I am a new CFP professional, I am still ascertaining the difficulty of obtaining CE hours. Right now, I am not facing challenges in obtaining hours. As such, I am not comfortable providing an opinion in support or against the proposal. I will note that hours can be expensive which may make this a financial consideration for professionals.
Christie	Whitney	30 is sufficient. Examining the quality and breadth of CE requirements more important than layering on more hours.
Melissa	Whitt	I think the current requirement is sufficient. It already exceeds the CE hours I am required to take to be an attorney. I'm sure many of us have multiple CE requirements as well.
Tyler	Wiegert	CFP holders stay relevant by engaging in the normal duties of holistic planning and interacting with colleagues who bring new and unique cases to their teams. Continuing education is already just a market for different companies to pitch their products to advisors, rather than any actual education. It benefits nobody but

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		those companies to increase the CE requirement. If anything, CFP should be working on releasing its own CE program every year so we aren't all forced to pay third parties for nothing of value.
Austin	Wiese	Assuming the next point is also added, that 10 hours above the 40 can be banked and used for the following 2 years.
Jennifer	Wilken	The 30 hour requirement is extensive already. I feel it should remain as it is.
Ryan	Will	Seems like a money grab as CE often costs additional money.
keith	Willerman	30 hours of CE every two years is a reasonable amount of CE.
Charles	Williams	I do not believe that this change will meaningfully contribute to improved competency or client outcomes. Professionalism is not measured by the quantity of CE hours completed but by the quality and applicability of the education provided. Increasing the CE burden by 33%—without clear evidence that it will enhance the skills and ethical standards of CFP® professionals—only places an undue burden on practitioners who are already committed to lifelong learning. Many financial professionals actively pursue additional designations and education beyond the current CFP® requirement, and an arbitrary increase in required hours does not equate to better client service. Furthermore, this change may disproportionately impacts solo practitioners and small firms, who must balance continuing education with the demands of running a business and serving clients. Instead of increasing the required hours, I encourage the CFP® Board to focus on improving the relevance and accessibility of existing CE programs to ensure they truly enhance professional knowledge and ethical decision-making.
Ronald	Williams	We need more meaningful CE - I run a RIA planning and asset management business and spend countless Hours researching special planning needs for our clients every year. That counts as Nothing for CE. 373 clients and \$535Mil under management takes a lot of Education time that does not count. Then I go and pass 30 hours in about 4 hours,last minute, never reading the material for the exam and pass the exam with flying colors because as a 36 year veteran, the questions are so elementary and a total Waste of my time just to satisfy 30 hours for the requirement. Either have more meaningful CE or let me count the hours of running my practice count somehow toward the requirement. I DO BELIEVE CE IS IMPORTANT - but the tests I take are stupid for my credits. Waste of time. We can do much better and adding 10 hours does not do that. It will just make me now have to waste 4.5 hours to take the tests for 40. Figure out a better CE Program and maybe make it practice based as well.
Jacqueline	Willilams	A CE requirement of 40 hours is unnecessary to maintain a certification.
BJ	Willson	Currently policy of 30hours is enough.
Stephen	Wilmot	CE is way over rated on its value because so many educational options qualify. In my forty years in the business, I have spent one year of my life taking CE for annuities, insurance, in house compliance and CFP. It has in some cases turned into a cash machine for CE providers. If there is something we need to know, CFP should provide the materials that keep us current and eliminate most of the other providers.

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Abigail	Wilson	30 hours is a lot of CE to obtain already and I've held the designation since 2021. If you are going to make this change, the CFP board needs to offer more ways to obtain free CFP credits.
Jonathan	Wilson	I believe CFP(r) professionals are best served by making the designation hard to get, but not so difficult to maintain. Adding 10 additional hours every two years to the current 30-hour CE requirement is excessive.
Roger	Wilson	I truly believe the 30 hours every two years is more than sufficient to maintain proficiency as a practicing CFP.
Chris	Winkelmann	The 30 hour requirement is already robust and in line with other professional standards. Increasing to 40 hours means we would now be spending a full work week a year in CE, instead of serving our clients. This 33.33% is unduly burdensome. I do not see the exigent reason for this change, except perhaps to facilitate the introduction of pro-bono hours as part of CE. This could be done without increasing the hours. This is an unnecessary and burdensome change and I oppose it strongly.
Hans-Christian	Winkler	Please keep the 30 hours! 30 hours already requires us to do 1 CE per month which is a lot for ANY profession. It already feels like having to go from one CE course to another as is with the 30 hours. 40 hours will feel overwhelming in addition to running a business and having to make the right investment decisions for clients. thank you for the consideration. Hans-Christian Winkler
Thomas	Winkler	If 40 hours is the new requirement, then with the increased compliance and regulatory requirements already being required by our profession, including firm required education, consisting of compliance and firm element education, that should be allowed towards 40 CE's.
Alexander	Winstead	No opinion
Amanda	Wiscomb	As a working professional with a young family, adding additional CE's every two years is a lot. I feel that the 30 currently required is sufficient. Specifically, if you are engaged in financial planning on an everyday / ongoing basis.
Stephanie	Woehr	With firm required coursework in place an additional 40 hours for those already doing continuing ed may be a little high.
Nicholas	Wolf	The current CE feels sufficient and most CFP professionals have several hours of mandatory CE each year on top of the current 30 hours per 2 years.
James	Wood	30 hours along with other industry requirements (ex-12 hours for NASAA, 6 being ethics, yearly) is plenty. Not much education is typically done, just grinding out the requirements.
Christopher	Woodard	Most CFP professionals already have to do additional CE credits to maintain other licenses or designations and increasing the requirement by 10 hours seems excessive. Maybe you could have a requirement of 40 hours for those professionals that do not have to other licenses or designations and keep it at 30 for those who hold other licenses or designations.
Loryn	Woodard	Could it be 40 for non financial advisors and 30 for practicing advisors? As it stands right now for me obtaining the CFP marks + being a registered financial

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		advisor I will to 54 hours of CE every two years. I plan of obtaining another designation which will be an additional 40 hours...this is starting to feel excessive.
Tyler	Woodbrey	30 hours is enough
Robin	Woodell	Most of us have multiple designations that we have to complete CE for and I believe many of these overlap. Adding more I think hinders advisors from gaining more designations and negatively impact the time we need to really best take care of our clients.
Leah	Woodly	30 CEs every two years is more than sufficient.
Mark	Woodruff	Since able to carry 10 hours forward, plus increase the expectation bring this in line with other certifications.
Laura	Woods	The current standard at 30 hours is already above most other certifications.
Jared	Woodward	I have no problem completing the required 30 hours. If new topics/laws were taught, for example CE going through the secure act 2.0 I would find the CE requirement to be easier to hit if increased to 40 hours.
Kevin	Worthley	30 Hours every two years is and should remain sufficient. Increasing to 40 hours places an unfair burden on busy practitioners.
Jim	Wozniak	I strongly oppose this because you must understand that we have separate CE for an Insurance license, AWM (Accredited Wealth Manager), firm element CE, compliance CE, not to mention any other designations that we hold. The amount of time we need to spend on CE is taking away the amount of time we have to fully address our clients issues or even have time to actually spend on pro-bono help. If you think you need to increase the CE, perhaps make it only for those who have been CFP licensed for less than 20 years. Why does someone who has been licensed for 20-40 years need 10 more CE hours compared to other with 1-20 years. If the goal is to make everyone equal, then allow for counting firm element, compliance CE, and state life insurance CE apply towards the annual CFP CE hours. I am sure that along with many others, I spend over 100 hours each year on education, CE, and exams. Many of those CFP's that I have spoken with are upset with the proposed additional 10 hours, and do not plan on renewing their license if this change is approved.
Jeremiah	Wright	The idea that we are making it easier to get and more work to maintain feels like a big money grab. People should have 5 years experience to be able to get it. The 30 hours is plenty to maintain knowledge. In fact, I would say it's overkill - because adding 10 hours to structured and sanctioned training may take away from reading a book or taking a course that helps. I attended a seminar for new home salespeople - no credit - but I understand this better for my clients in the Dallas metro area that is growing wildly.
Robert	Wright	30 hours is already a lot. I know there are some overlap between insurance and series requirements but some things don't overlap or the timing between CE renewal is different, especially Enrolled Agent CE so this can lead to close to 50+ hours of CE for those with multiple designations and licenses.
Robert	Wrubel	Many of us have multiple certifications and licenses. After 20+ years in practice, the CE requirement becomes more and more onerous from all required regulators,

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		boards and commissions. I do not see that CE has much impact on my practice as I've spent far more hours reading, meeting with other professionals and keeping abreast of changing topics, laws, rules and regulations. I think 10 hours per year of test-based CE is more than adequate and the board needs to look to reduce not add CE requirements. I cannot fathom how more is better for CE.
Laurence	Wulker	No problem has been solved.
Elissa	Wurf	This is more akin to the requirements for other certifications: my CPA license requires 80 hours every 2 years (40/year average) with a minimum of 20 in each year and my Enrolled Agent license requires 72 hours every 3 years (24/year average) with a minimum of 16 in any one year. Of course, my support depends on the fact that many, but not all CPE/CE classes will satisfy the requirements for two or more of my certifications. If this were not true, it would be hard to both get the credits necessary while doing my job.
Michael	Wynn	It appears that in an effort to raise the stature of the CFP mark with the public, the Board continues to increase continuing requirements and cost of maintaining the CFP certification. This is especially burdensome for those who work for non-profit organizations and small businesses. I also maintain my J.D. license and it requires fewer CE hours and at a significantly lower cost than my CFP certification. I'm afraid there are more CFPs than you might guess, that like me, at the precipice of making the decision to not renew my CFP next time around.
Chao	Xu	30 is good enough
Diana	Yanez	30 hours is enough
Jeffrey	Yeakle	Many of us also have insurance and state CE, an increase to 40 hours is just burdensome. Ridiculous.
Taylor	Yionoulis	This is too much when we have other certifications that require CE as well. I think people will take it less seriously if you add more hours.
Jason	Yockey	CFP often times does not count CE hours earned for my state CE and almost never counts CFA CE hours. I end up doing at least 60 hrs to get qualification among state, CFP and CFA already. This would add further to this. If the CFP allowed more providers to count this would offset some of the additional hours.
Michael	Yoder	The new state-level IAR CE requirements just added 12 hours annually for most practitioners, so this increase is ill-timed and redundant. Also, in comparing our requirements to other recognized professions, I don't know if they are subject to as many add-on requirements as us (state, product lines, etc.). Finally, I believe we should allow some time to assess the impact of the proposed Board-driven CE requirements (tax law changes, etc.) before concluding that more CE hours are needed. Perhaps an increase in quality will be a more effective message to the public than an increase in quantity.
Machaka	Young	No further comment
David	Younis	Come on guys - If you're a working CFP, the need to add 10 more hours of CE is not going to materially improve perception, but it will cost me more and only serve as an irritant. You seem to forget that some have multiple designations and not all CE can be used for multiple reasons. This is not necessary. Further, specifying the

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		requirement to go through the Ethics course every two years is also a joke! You aren't going to all of a sudden change someone's ethical stance because of a 2 hour course. It's for optics and not for impact - knock it off. I'm an ethical advisor because I'm ethical - and anyone can go through a 2 hour course. Come on.
Z	Z	This is ridiculous, this will cause more CFPs to skip through material instead of reading meaningful material.
Ian Zabel	Zabel	I like the idea of simultaneously increasing the quantity of CE but also the time allowed to earn it i.e. 70 hours and three years for example
Erica	Zacharie	This is only appropriate if the number of free CE's is also increased. CFP's should not have an additional financial burden.
Konrad	Zagzebski	I feel this should be increased to keep in line with other professional designations. For example: CPAs complete 120 hours for CE every three years. My opinion is the CFP board should increase the required CE requirement to 120 hours every three years.
Daria	Zalewska	I think 30 hours is adequate. I do not support increasing it to 40 hours.
Bradley	Zapp	the CE is sort of its own gimmick, pay fees, get thru courses, are we really learning ....enough? I don't think so, so before I would want increase hours, i'd want the quality of learning to increase
Arrash	Zare	I think the 30 hour limit is fine.
Mark	Zeigler	I'm not sure increasing from 30 to 40 hours is going to really gain the profession much of anything. At the same time I'm not sure if it hurts to increase CE requirements as long as there are provided ways to get the CE hours without too much cost.
Jeffery	Zemp	30 hours every two years has proved to be enough to stay active and up to date in the industry. If you are looking for more of a competency check, certain course types should be required (i.e. technology tools, etc.)
Joe	Zielinski	CPA CPE credits should be applied to fulfill this requirement.
Donald	Zolfo (Midwest Investment and Business Advisors, PLLC)	30 hours is plenty, this demonstrates continued study.
E	A	More hours just means more mindless presentations that need to be attended but it is a way to weed out those that don't want to go through this mindless requirement.
Laura		In addition it would be beneficial to require CE on new law changes etc. (think RMD changes, Bene IRA rules, etc) CFPs who do not keep up with current laws changes, or do not understand them to the fullest extent, are not providing accurate information to clients and therefore harming the CFP image.
Matt		Our industry already requires an increasing level of CE to maintain licenses, and the amount of CE required to maintain CFP® certification has already been increased in the last several years. More hours of CE is not the answers, rather, I would suggest investigating having a specific number of hours focused on specific

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		topics relevant to the everchanging landscape of our profession. This might include AI, Tax code updates, specific case studies, etc.

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