

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:

Allow up to 10 hours of excess CE hours to carry over the next two-year certification period.

First name	Last name (c/o firm name, if applicable)	Response
Brian	Acker	Keep training to 30 hours and potentially allow for carry over.
Jessica	Adams	I think this would help CFPs in years where it may be difficult to get the required 40 for whatever reason (family issues, health concerns, etc). This is in line with CPA practice (allowing some carryover).
Lucas	Adams	they did it, it should count
Patrick	Adams	Perfect solution to my earlier response.
Dennis	Adler	Absolutely. Depending on other things in a person's life forcing CE hours into specific time periods does not make sense. For instance suppose you are a working mother and you took 2 years off when your kids were young. More flexibility is better.
John	Aguilera	Yes, but only 10.
Aaron	Ahlstrom	This makes perfect sense
Frank	Akridge	CE is CE, carryover is rational
Yara	Alberto	yes, carry forward on subject matters that have not changed should be a regular standard
Nicholas	Alcorn	I'm cool with this as long as the previous proposition (to increase CE requirements to 40 hrs) IS NOT PASSED. I will reiterate, I possess multiple certifications & designations which demand a huge time commitment already for CE.
Stanislav	Alemaskin	Helps with the overlapping training
Caleb	Allen	I would be supportive of this, especially if a new 40 hour CE standard is implemented.
Mitchell	Allen	Fair
Edi	Alvarez	From one year to the next, it would be good to allow for overflow.
Christopher	Amenita	Fair.
Srihari	Angara	Not losing is encouraging to the professionals
Anonymous	Anonymous	We do enough CE already. You should be promoting the designation vs. being a regulator and job board.
Elliott	Appel	This would be helpful because every organization seems to have a different timeline, so I often end up needing to do extra CE.
Bill	Aquila	This seems reasonable.

CFP BOARD

CERTIFIED FINANCIAL PLANNER BOARD OF STANDARDS, INC.

First name	Last name (c/o firm name, if applicable)	Response
Jaycob	Arbogast	I think that's OK. Again I would want to see the statistics on when people typically complete their CE. I would also want to know if there is a large amount of 'wasted CE' every cycle for professionals. Are we seeing CFP pros who are going over the 30 hours in their cycle? Is there a need for this? If there was some kind of comprehensive program that someone could take that provided more than 10 hours of CE for completing it, then this would seem like a great way to get lots done all at once. But I would think there isn't much demand for this. If someone has completed their hours, why are they signing up for more? The only explanation I can think of is someone who did nearly all of their CE, then went to the Connections Conference and got CE for all of the sessions, which put them over the 30 hours and now it's 'wasted' because they already met the cap. I would consider that a valid reason to allow for roll over.
Stephen	Archer	CE is important to stay fresh. Excess credit carryover we strengthen some years and weaken others.
Daniel	Armbruster	if the idea of CE is to remain current, then CE should be relatively current
Brenda	Armstrong	This is good to do
Laura	Armstrong	This enables future credit so as not to dissuade taking more robust classes for more credits that will count toward future requirements.
Christopher	Arnold	I don't see a reason to not allow CE to carry forward. Currently, the California Department of Insurance allows that to occur, so there's professional precedent in this area.
John	Atwater	This would greatly help the quality of the CE to improve and be better targeted to the needs of the professionals practice.
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.
Raymond	Backers	Yes, this is needed because the timing and availability of meaningful continuing education is limited.
Colleen	Baird	Some people may need to 'bank' hours.
Luisa	Baker	Yes, I do feel like excess CE hours should carry over.
Dave	Balakrishnan	Carryover of CE allows for continuous learning as it should be and mitigate situations where CFP's chase CE every second year to meet the requirements.
Michael	Baldwin	Same as my previous, I don't think CE is the proper method for monitoring rightly certified CFP® professionals but if increasing the requirement by 10 hours over a two year period, I don't think it is unreasonable to allow carryover.
Jasmine	Ball	Keep it at 30 and no carryover
Darryl	Banks	This change would be beneficial to allow the CFP professional to manage their CE requirements better and within their practice demands.
Rick	Baray	There should be consistent ongoing education so that there is continuous learning, not 'front loading'

*Comments are verbatim, not edited for grammar or spelling.

CFP BOARD

CERTIFIED FINANCIAL PLANNER BOARD OF STANDARDS, INC.

First name	Last name (c/o firm name, if applicable)	Response
Andrew	Barfoot	I strongly support this IF the 40-hr requirement is enacted. Otherwise, it is a nice add but unnecessary.
Christopher	Barker	I like that idea. I have had years where I went over or could have gone over and like I said before, I feel like there are only 10 or so real hours every two years where I get useful information.
Lloyd	Barnhardt	This makes sense
Edward	Barrett	IAR no rollover requirement, CPE no rollover requirement, CLE no rollover requirement, IWI no rollover requirement
Andrea	Bartlett	This would require a much more complex system of accounting for CE hours. The current requirement fits 30 hours of education into each period which helps keep a CFP professional current. That is simple and straightforward and far easier to track.
Tejuana	Baskerville (National Association of Personal Financial Advisors)	The timeliness of education materials is important in financial planning; allowing courses that could be almost two years old to count as current education works against that. HT
Marc	Bastien	This would be helpful. It is frustrating when CE hour surpluses cannot be counted.
CRraig	Baum	This I would support as you might take a class that puts you over 30 by an amount less than ten and it would be nice to know those excess above 30 will apply to the following 2 year licensing period.
Thomas	Baysinger	Insurance does this and it helps with managing time and expenses when they are available.
Thomas	Begley	I would appreciate this. I have excess CE for my current certification period.
Phil	Behnen (Centennial Advisors LLC)	Not a big deal either way
Brettq	Beimers	With how crazy our schedules can be, taking advantage of a slow year/time to make up for a busier time sounds wonderful!
John	Bell	I am already over for my 2 year period.
Jason	Bely	10 hours of CE is not difficult to obtain, to the point that these hours should be carried over to another period to avoid undue burden. Additionally, MAINTAINING CURRENCY thru continuing education should be as important to our clients as the knowledge level of a CFP professional.
Joseph	Benedetti	Increase it to 15 hours of carry.
Chet	Bennetts	The proposed change to allow up to 10 hours of excess CE to carry over to the next two-year certification period introduces a practical and flexible approach to managing continuing education requirements. This adjustment recognizes the varying workloads and professional schedules of CFP® professionals, providing an incentive for early completion of CE hours while reducing potential stress during subsequent periods. However, it will be important to ensure that this flexibility

*Comments are verbatim, not edited for grammar or spelling.

CFP BOARD

CERTIFIED FINANCIAL PLANNER BOARD OF STANDARDS, INC.

First name	Last name (c/o firm name, if applicable)	Response
		does not inadvertently discourage consistent engagement in continuing education across all certification periods. Clear guidelines on how carryover hours are tracked and applied will be essential to maintain the integrity of the CE requirement and its role in ensuring up-to-date competency among CFP® professionals.
Robert	Beswick	CE requirements do not insure that a CFP is competent.
Joseph	Billerman	This change would still promote continuing development, but at a pace which offers considerably more flexibility to CFP holders.
Brad	Blackburn	I only support this if the 40 requirement is passed. Otherwise, leave it at 30 hours with no carry over.
Kathryn	Blake	I oppose this strictly because I oppose the increase in CE hours and the two proposals appear to be linked.
Steven	Blandino	Again, keep it as it has been for many years. I do not understand the need to increase CE credits or change the platform. It is not 'updating' anything. It is an unnecessary change.
Jeff	Blaser	adds flexibility
Peter	Bobolia	Excellent. Something there are interesting classes and opportunities that we dont take advantage of if we already have enough CE credits. Why not encourage this?
Nick	Bodnar	No comment
James	Boles	If CFP professionals are continuing their education more in 1-2 years and backing off the next 2 years to focus more on their practice - they shouldn't be penalized by not allowed to carry forward all the work they have done
Danica	Bolton	If the requirement goes to 40, this number should be higher.
Keith	Bonner	Why?
Becky	Boston	This aligns the CE with other industry CE programs, and rewards those who have excess.
Jordan	Bowersox	Recency of the CE is important. Waters things down again
Christopher	Bowman	Please allow this for us over achievers.
Scott	Bown	This I can support. There are times in our lives where we may have an opportunity to get ahead of this requirement. For example, I have some availability now but have met my requirements for my May 2025 renewal. I would bank additional credits now if I could. Yes!
Bryan	Boyd	CE means 'continuing education', and so it should be handled on a continuing basis. Whether 30 or 40 hours over two years, it's not an excessive burden.
Phillip	Bracey	This already allowed at the state level for insurance and helps greatly.
Cindy	Bragdon	Yes! Sometimes the dates of applicable programs do not coincide with certification period. This would be great!
Nathan	Bragg	I think it will be very beneficial to bank CE for future requirements.
Jason	Branch	I believe that this is appropriate.
Tina	Brannan	Can't think of an argument against it.
Charles	Bremer	Similar to my previous answer, the 10 hours seems arbitrary and not well thought out. Although I would like to carry over more hours per period, what is most

*Comments are verbatim, not edited for grammar or spelling.

CFP BOARD

CERTIFIED FINANCIAL PLANNER BOARD OF STANDARDS, INC.

First name	Last name (c/o firm name, if applicable)	Response
		important is the quality and not quantity of hours. I would be more in support of a carry over of 5 hours. What is more important is the 'drip' of CE's over a shorter period and not banking 10 hours for up to 4 years. I believe this banking/sandbagging of hours would simply diminish the effectiveness of some CFP's since they would go longer period with less CE's. So, yes, I am in support, but not for such a high number of hours.
Sarah	Brice	I agree with allowing excess CE to carry over, in the same way that it does to maintain licensure. I feel it is imperative to encourage as much additional education as we can to our industry professionals; and to not discourage taking it farther by erasing any excess courses they may have taken to further their understanding in the process.
Sterling	Brightman	Because we are required to take so many CE's for different licenses we could very well end up with some excess CFP CE. Carrying over up to 10 hours is a good option for us.
Matt	Britton	Allows for flexibility
Emily	Brown	Allows for CFP Professionals to divvy up the time however works best for them and their families.
James	Brown	I like the fact that sometimes we do have extra hours and it would be nice to have them carry over.
Kyle	Brown	This change would allow advisors some additional flexibility when scheduling their CE instead of having to fit all of their CE in tighter windows. Since the overall amount of CE taken would not change, I don't see this as detrimental to clients.
Mark	Brown	anything to lighten the load particularly if i have a large ce credit course that can be applied to a subsequent reporting period.
Christine	Buckley	Not in favor of carrying over credits -- the point it to keep up with current events. 15 credits annually or 30 every two years is ample.
Kasey	Buckner	Yes, I often take courses or studies after my 30 have been met, and sometimes with a cost. But if the course is a timely one, and my hours are already met, I feel it is a little loss in that it can't roll over to a next period. In fact, I lost 15 'hours' at the last Ed Slott Elite IRA meeting because my requirements were already met. This would be very helpful!
Dallin	Bunnell	There should be no limit to the amount that can roll forward.
John	Butcher	Nope. The industry moves too fast. No carrying over.
Cassidy	Butler	Rewarding extra initiative to learn and stay up to date is a good thing
Chad	Campbell	Incentive to get ahead of CE and maintain standards.
Alex	Canelopoulos	Yes, should the hours of CE be increased to 40, it would be best to allow for some rollover in cases of higher CE.
Joel	Carignan	Don't water down the certification
Letizia	Carlisto	This is a great idea. If we have recorded excess hours over the requirement, allow us to carry over.
Sabrina	Carlson	For sure. If we got the knowledge, let's give credit for it.

CFP BOARD

CERTIFIED FINANCIAL PLANNER BOARD OF STANDARDS, INC.

First name	Last name (c/o firm name, if applicable)	Response
Donnie	Carpenter	This would lead to advisors gamifying the system. Some would do the required hours + 10 at the last minute, then the next cycle do the required hours - 10 at the last minute. Rinse and repeat.
Charlie	Carroll	For those individuals that maintain several licenses or designations there is always overlap opportunity with CE so smart to be able to hold over which makes the additional 10 hours upgrade easier.
Anthony	Carter	I strongly support this
Shane	Cason	This would be helpful for those two-year periods where additional CE is earned.
Nicole	Chamberland	If the CE requirements were changed to 40 hours every 2 year period, I feel this would be a necessity.
Kyle	Champagne	I see this in other license CE requirements that I hold and see it as a positive. I've used it some years and some years I have not.
Melody	Chartier	I support this change if it applies to the 30 hour standard.
Shaun	Chelf	Some programs I have completed (mainly full graduate level courses) count for more than the amount I need in that period. Such training is valuable and the programs that tend to be large and push someone over are frankly higher quality than some random 1 hour course from a CE provider. I am a better trained planner for having completed such a program, than if I had waited until the next 2 yr cert period and taken random courses 1 hr at a time.
Jeffrey	Chesner	Basically, why not. If you are motivated to continue reviewing principles of financial planning, it will lessen your CE requirements next go-round.
Susan	Chesney	I do support that a number of excess hours should be carried over to the next reporting period. Time is tricky and some years, you have the time and focus to expand your knowledge through additional certifications and degrees. Other years, not so much. It would be nice to allow for those years with excess hours to carry forward.
Christopher	Chestnut	I think it should be as much as half of the requirement
Jonathan	Childs	If this 40 hour requirement is implemented, then I do believe it is imperative to add this carryover ability
John	Choi	More CE is always good. Please do not dissuade CFP® Professionals from taking more CE courses simply because they cannot apply them to their CE requirement.
Kevin	Churchill	But keep the CE requirement at 30 hours or less.
Anthony	Cisek	Allow 15-20, 10 seems low. And the timing needs to be addressed—I'd hate to add courses near the end of a period and lose them.
Jamie	Clark	This would be really helpful because otherwise sometimes I wonder what the point is in doing CE just before the end of a certification period when I already have a lot, but it's helpful to maintain a good cadence of it.
Steven	Clark	I like this proposal a lot. Often times I get a lot more hours than needed so it would be beneficial to be able to carry some of them over.
Daniel	Clay	Often acquire more CE than necessary when attending workshops that are interesting but acquire CE that is over the required amount

CFP BOARD

CERTIFIED FINANCIAL PLANNER BOARD OF STANDARDS, INC.

First name	Last name (c/o firm name, if applicable)	Response
Daniel	Clothier	This would allow flexibility in meeting CE requirements which I believe would be beneficial.
Heidi	Clute	We should be allowed to carry over excess CE to the next period. We do the work and should get credit for doing so.
Monique Rene	Coates	Why not! 😊 🎉
Lisa	Cochran	I support this.
Laurie	Coe (A.D. Banker & Company)	We fully support the proposal to increase the required Continuing Education (CE) hours to 40 hours every two years, with the provision to allow up to 10 CE hours to be earned through pro bono service at a ratio of three hours of pro bono service per one hour of CE. This initiative not only encourages professionals to stay updated with their education but also promotes community service and social responsibility. By integrating pro bono work into the CE requirements, we can foster a culture of giving back while ensuring that professionals continue to grow and develop in their fields. This balanced approach benefits both the community and the professionals, making it a win-win situation for all involved.
Eric	Coffman	One can make the point this may ease the CE burden created by increasing to 40 hours but, given the choice, I'd rather have 30 hours without the carry over. 40 hours is an excessive CE burden.
Steven	Coker	A timing difference of a few months (end of one two-year period vs. beginning of the next two year period) should make no difference. Excellent idea.
Erna	Colborn	This would be helpful
Akil	Cole	Anything to reduce the CE burden. I say this because I am also a CPA and getting continuing education for both is challenging.
Daniel	Conroy	If the previous proposal goes through, I am definitely in favor of this one.
Danielle	Converse	If someone is completing coursework for something like an additional designation, I think it's fair to allow the extra credits to rollover.
Alyson	Coran	I support rollover hours!
Daniel	Costa	See previous answer.
Luke	Costa	If the CE hours required increases, I think this would be a good addition.
Andrew	Cove	I think this is acceptable with the coupling of the increase to 40 hours. If the 40hrs is not changed, then I do not believe this is an acceptable modification.
Beverly	Cox	yes, if you are going to bump to 40, then yes, allow 10 hrs of excess to carry over
Brian	Creencia	This is a great idea. But please do not increase the number of hours required.
Jason	Croy	It just makes sense if you do extra it should carry forward.
Jose	Cuevas	I support this if you raise to 40, if not it could be left alone.
Rachel	Currington	Fair, if the requirement is increasing
Eric	Curry	It would be helpful to carry over excess hours. There are times when a particular topic is of interest and more reading is done than the required CE hours.
Michael	Curry	I support this but I think the carryover should be no more than 5 hours. I have always believed one of the primary benefits of CE is that it provides you with current education right now. I think we should limit how much past education counts towards education right now because laws can change. For example, I

*Comments are verbatim, not edited for grammar or spelling.

CFP BOARD

CERTIFIED FINANCIAL PLANNER BOARD OF STANDARDS, INC.

First name	Last name (c/o firm name, if applicable)	Response
		don't think CE completed based on previous tax law should be allowed to be carried over to a new time period where that learning is no longer applicable.
Phillip	Curtis	I hate this idea. I think it defeats the purpose of CE altogether. CE is basically the understanding that rules, laws, strategies, and products change over time. So if you are relying on the knowledge you had when you first passed your CFP exam, then you are relying on outdated information. That would be a very similar situation to what would happen if these changes are implemented. I think we should keep the standard at 30 hours every 2 years, but if you are really sure that you want that number to increase, then we can increase it to 35, but NO rollover of any hours.
Michael	Daley	For a similar reason to my response to the previous question, I also strongly support this proposal. Each additional continuing education hour spent is an hour not spent serving clients and at a certain point the burden outweighs the benefits. By allowing carryover and potentially reducing the time burden, this could be helpful to alleviating the often excessive continuing education requirements.
Nicholas	Dally	This would be a welcome change as some, if not most professionals are completing CE in addition to their CFP requirements.
Vincent	Damiani	This seems reasonable assuming the individual is working in the field.
Emily	Dannemiller	Allowing flexibility in scheduling when continuing education is completed would be helpful.
Tiffany	Danso	If the increase of hours will be approved, I feel this would be a nice addition to the CE requirement to allow more flexibility.
Craig	Darnell	This would help with the selection of CE courses to take. Sometimes, I choose a course based on the # of hours instead of the topic since certain topics that I might be interested in would take me over the 30 hours, but since the excess hours don't rollover, then I might choose a different course with the exact # of hours I need to reach my 30 hours.
Galan	Daukas	Good idea
Susan	Davies	The time and effort is clear to maintain CE hours. If the opportunity arises to get additional CEs in a year, yes please allow us to use them in a subsequent year.
Dennis	Davis	Especially support if you go 40 hrs in each 2 year period.
Matthias	Day	I think the purpose of this rule is to keep people learning every year. If this became the case, you could do 40 hours CE in year 1, then 0 in year 2, 0 in year 3, and 20 in year 4. That is not in line with the spirit of this requirement.
Dusty	Dean	Support only if you up the hours.
Garrett	Dearden	Most CFP professionals have a dearth of extra CE that is lost in the two year period. The knowledge they gained by completing the CE isn't lost, so why do the CE credits?
Heather	Deaton	Sometimes I have CE opportunities that I decline because of waiting for the new window.
Michael	Dechiaro	If you've done more than necessary the value of those shouldn't disappear.

CFP BOARD

CERTIFIED FINANCIAL PLANNER BOARD OF STANDARDS, INC.

First name	Last name (c/o firm name, if applicable)	Response
Leonard	Del Gallo (DFS, LLC)	No reason to do this. Just keep the CE requirement at 30 for every two years.
Miguel	Delgado	Again, it's all about time management. It's harder to find the time to get the CFP than it is to actually get it. In most cases, all you have to do is show up. Be a body in a room.
Jonathan	DeMoss	This should be allowed. Makes common sense that someone who sits for 40 hours and carry over 10 to next period. They put in the time. They should benefit from it.
Kathleen	Dennis	I strongly support this. If a CFP professional completes in depth courses or completes a lot of continuing education courses this should carryover to the next certification period. Especially when they are extending their area of expertise or when learning about new rules and regulations.
Jeannette	DeOrchis	Yes, I frequently earn extra CE hours for which it would be wonderful to carry over the next two-year certification period.
Bob	DePasquale	This seems fair as some people might have CE they are interested in a given period but may not get credit.
Kimberly	DeProspero	Just makes sense
Lucy	Detwiler	This is GREAT. Not all CE hours fit perfectly into neat 30 hour increments over 2 years. Sometimes there's carryover and it'd be nice if we can have credit within a reasonable time period be able to carry over.
Dan	Devine	Think reasonable that people can not have 'lost hours' when there are extra events or so they can still take relevant classes and not feel additional time is 'wasted'.
Ashish	Dhamal	Carryovers may not be a good idea, if the CE content is constantly evolving. What you learnt last year after using extra hours may not apply in the current cycle.
Katherine	Dibbern	If prior change is implemented (40 hrs vice 30), this will be especially helpful.
Michael	DiGrazia	Education in our field is education in our field. This makes a lot of sense to allow a rollover.
Ryan	Dillon	I believe this would help professionals meet the CE requirements while balancing career and clients commitments.
Douglas	Dirksen	A requirement of 40 hours every 2 years requires a cadence of 20 hours per year. That's a reasonable cadence for the profession.
Ashley	Dixon	Many certification qualify for CE hours and this would allow for more consistent learning over the years if the CE could carry over.
David	Doherty	In my experience, it is difficult to find courses that provide CE to match the exact amount of the 30 hour requirement, especially after initial certification when 30 hours are not required for the first certification period. I ended up completing legitimate CFP® CE beyond what was required but could not carry any of that credit over to the next certification period.
Kate	Donaldson	I would support this if the amount of required hours increases to 40 from 30.
Daniel	Dorval	The two year time frame is arbitrary so why not allow carry over of valid credits?
Sallie	Doty	I lost over 20 hours that were reported the day before my hours renewed. It would be nice to allow some carryover.

*Comments are verbatim, not edited for grammar or spelling.

CFP BOARD

CERTIFIED FINANCIAL PLANNER BOARD OF STANDARDS, INC.

First name	Last name (c/o firm name, if applicable)	Response
Dominic	Dougherty	I like the sound of this, but it might be reasonable to limit carryover to excess CE hours completed in the 2nd year of each certification period
John	Duda	If we are truly mastering our craft, we should be continuous learners--I do not think there should be a limitation on carry-over hours at all. In fact, when someone uses our site to look up a professional, it should disclose how much they have exceeded the annual requirement.
Kevin	Dunleavy	I do a ton
Michael	Dunlop	I support the proposed change to allow up to 10 excess CE hours to carry over to the next two-year certification period. This approach encourages proactive learning while giving CFP® professionals more flexibility in managing their continuing education requirements. However, I believe the carryover hours should only apply if they are earned in the last year of the current cycle. This would ensure that the continuing education remains timely and relevant, maintaining the high standards expected of CFP® professionals.
Dylan	Dwyer	As I mention in my prior response, I don't find the CE credits to be helpful. For those who happen to acquire excess CE hours (probably conferences and other events), this would make it easier for them to complete. I am in favor.
Jacob	Echols	If they new standard was 40 hours of CE then I support this idea
Peyton	Eckert	With or without an increase to total CE hours required, I think the ability to carry over CE hours when a planner does the extra hours is extremely useful.
Barry	Eckhardt	This is reasonable too.
Larry	Elkin	The increased CE is unjustified, as noted elsewhere in my comments. This change is simply a sop to make the unjustified change somewhat less onerous. By making qualified CE less current, it actually undermines the rationale that CE is necessary in order to keep practitioners up to date with changing laws and circumstances.
Ivy	Emerick	That would be very helpful. It seems that some years offer more opportunity than others for CE.
Matthew	Emmer	This would be helpful considering the amount of CE done every year across various institutions.
marcus	Esposito	I don't know why this isn't a rule already.
Harley Parker	Evans	Flexibility is good CFP Pro's
Amanda	Farr	I oftentimes complete extra CFP hours in a year. I Would like to see them carry over to the next year.
Jeff	Farrar	sometimes credit is lumpy given conferences or whatnot so this helps. yes a good idea.
Caitlin	Fastiggi	between multiple certifications and now state IAR requirements this would be helpful it managing them all
Tyler	Fedrick	CE needs to be fresh on a person's mind. There is no need for carry over nor should the CE requirements be increased.
Kimberley	Feeney Zollo	In some reporting cycles the CE goes way over the 30 hour minimum due to timing of certain educational opportunities.

CFP BOARD

CERTIFIED FINANCIAL PLANNER BOARD OF STANDARDS, INC.

First name	Last name (c/o firm name, if applicable)	Response
Frederick	Felder	I support this, but under the 30 hour CE arrangement, not an additional 40 hour new proposed requirement.
George	Fernandez	I would support this because it's not unusual for some practitioners to exceed their CE requirements and it would be great to have it carry over.
Ray	Ferrara	This makes an inordinate amount of common sense.
Christina	Ferrer	When we rolled into January I started taking a lot of CE because I thought it would count toward my next period. It doesn't, I have 8 hours of wasted CE.
Brian	Fields	No need to have carry over as we need continuing education each year.
Russell	Fields	Yes, if you get more CE than required, it should carry over.
Alice	Finn	See end
Tim	Fliam	I feel everytime I take the ethics it feels close to the same more carryover seems appropriate
Michael	Fogarty	Agree. CFA candidates deserve a break. Imagine passing a CFA exam, and then having to attack CFP CE right away.
Ed	Foltz	Yes. But not 40 hour requirements for those of us engaged with clients in the financial planning process.
John	Foote	Allows for more leniency if I'm understanding this coreectly
Arlene	Foreman	In attempting to take courses that are meaningful and not just repetitive, one frequently ends up with, or making decisions about, courses that are time-and-cost wise. Allowing carryover would encourage courses that are truly 'continuing education.'
Scott	Forgues	I only support this if the 30 hour standard is maintained.
Hank	Fox	I often complete my CE requirements well in advance my certification period. While I continue to accrue additional CEs, I would like the option of carrying-over some of the surplus to the next reporting period.
Mike	Fox	If you are going to have a ridiculous CPE requirement, might as well give some benefit for all the excess hours in a given period. Should be able to carry over more, like say, 20 hours to next period.
Kerry	Franklin	If you go through another certification program and it counts as CE it is ok to carry-over to the next period.
Gloria	Franz	You should receive credit of the hours you complete.
Charles	Freund	Keep it simple. Kind of goes against the last proposed change.
James	Friddell	Not wild about this option due to the amount of Super CE options available to gain hours and not really retain understanding and knowledge.
Guy	Fulcher	Unnecessary hurdles
John	Galbraith	This allows CFP professionals to do 30 over 2 years one and 50 over another so the average is still the current standard of 30
Rachel	Garner	I think even 15 hours of carry-over would not be a bad suggestion either however, I completely agree that some should be allowed.
Allen	Garner Jr	Same as previous response.
Cody	Garrett	Yes, I strongly support this carryover of excess CE hours, especially as reporting fees are not refunded if unused.

*Comments are verbatim, not edited for grammar or spelling.

CFP BOARD

CERTIFIED FINANCIAL PLANNER BOARD OF STANDARDS, INC.

First name	Last name (c/o firm name, if applicable)	Response
Kenneth	Garwood	Just makes sense.
Ara	Gasparian	I absolutely support this. Beside the practicality, it allows us to actually continue with education once the period's CE hours are met as opposed to pausing self-education when CE hours are met for the period.
Anne	Gatti	I support allowing up to 20 hours of excess CE hours to carry over to the next two-year certification period.
Tom	Geist	More flexibility here is reasonable given solid training opportunities due not always track in the 2 year window.
Mark	Gelbman	Depending on training and conferences it would be nice to be able to rollover excess hours.
Marc	Genereux	Sometimes it is difficult to schedule the CE work evenly by year. My own example is I was ill and needed surgery in 2023. I had little CE that year. Made up for it in 2024. I always have an excess of hours because course lengths vary. I pick classes I want to learn from and not classes because of the hours fitting into a nice neat total.
Victor	Gersten	I support
Drew	Gibbons	This seems fair and helpful.
Amy	Gierak	I believe that an average of 15 hours per year is reasonable to stay current with tax and legal/regulation updates, planning process improvements, etc. If you allow carryover, that could be detrimental to the accumulation of 30 NEW hours per period.
Sarah	Gilkeyson	I think this is reasonable. Completed CE hours confirm time spent in-study in relation to planning education.
Jonathan	Gilliam	This is great especially if the previous proposal is passed.
Joseph	Gitto	Many of us continue educate ourselves beyond the require standard and it would be great to allow carry over.
Emiramis	Gjini	The flexibility to carry over excess CE hours will especially benefit CFP® women professionals. In general, women take more career breaks to take care of family members, have children, or for mental health reasons.
Charles	Glassey	Sometimes more CE are accomplished in one given year.
Bruce	Glor	We shouldn't have to waste CE credits
Peyton	Glover	Those that take CEs to be better informed, usually take on more classes than necessary. I agree, just like the insurance industry, allow extra hours to spill over into the new period.
John	Godfrey	Just fair
James	Golden	Do the work, keep the benefit
Tim	Goodwin	Yes, that way they aren't discouraged in any way to attend a learning opportunity with CE credit after they've met their two year obligation.
Michael	Graef	No brainer. When we have more time/a softer schedule we can get ahead of the CE requirements.

CFP BOARD

CERTIFIED FINANCIAL PLANNER BOARD OF STANDARDS, INC.

First name	Last name (c/o firm name, if applicable)	Response
Daniel	Granucci	Without qualification of being paired with the new increased CE requirement. A 10 hour carryover makes plenty of sense. CFPB...this is CE we're talking about. CE.
Michael	Greco	If you are going to expand the hours from 30 to 40, than this is a great idea. If you maintain the hours at 30, than I would be against this. As much as I'd like to carry over some of my hours, as I usually complete 32-36 hours by the nature of the coursework I purchase, I think that the current workload is fair, appropriate and balanced.
Andrew	Griffith	I am okay with this proposal as long as it is something that the CFP Board can easily manage. (My record for annual CE and CPE completion is somewhere in the neighborhood of 300 hours. Carrying over 10 hours would not bother me any because I still have to do 40 or more each year no matter what.)
David	Groe	I would support this if the CE hours weren't so expensive to obtain. This was magnified when the Board forced CE credits to be from pre-approved sources.
Lesley	Gross	If the CE requirement does move to 40 hours in a 2 year period, allowing up to 10 hours of excess CE should be permitted to be carried over to the next two-year certification period.
Kathryn	Grover	Flexibility is inclusivity!
Joshua	Guadarrama	Adding onto the other comment, I worry for nonsensical hours, and think that this may incentive people to frontload hours.
Phil	Guerrero	This would be helpful. I like allowing some to carry over since I rarely land on exactly 30. The cap of 10 sounds good. Having some number between 5 and 10 carry over makes sense.
Jake	Guller	I think it is important to have a minimum set of hours within the two-year window since the world of financial planning is always changing.
Levi	Gunn	Education is valid for a 2 year period if we're even considering work experience over a 15 year period.
Scott	Gutman	Whether learning is done this year or next year has no effect on its quality.
David	Haas	Yes, we should align ourselves with other certifications that require 40+ CE hours.
Nicholas	Hagan	I support this, even without an extension of hours from 30 to 40. I do not support an extension of required CE hours to 40.
Patrick	Hagan	This only is fair because timing of classes and seminars.
Gina	Hall	Oftentimes we receive many more hours than required and I agree some should be able to roll over to the new certification period.
Larry	Hall	With suggestions like this it looks as though your commission thinks we are talking about renewing a life insurance license. This does not rise to CFP Board standards. Excess hours are pretty stale 2 years later. Carry-over sounds like a cell phone data plan.
Thomas	Halonen	Why not carry it over?
Jason	Hamilton	This is good.
Sarah	Hamilton	YES PLEASE!
Trent	Hamilton	okay

*Comments are verbatim, not edited for grammar or spelling.

CFP BOARD

CERTIFIED FINANCIAL PLANNER BOARD OF STANDARDS, INC.

First name	Last name (c/o firm name, if applicable)	Response
Kade	Hammes	If you did the time, you shouldn't be punished just because of the renewal date. I like the idea of some carryover.
Noah	Hankin	I believe continuing education should be current to ensure professionals stay up-to-date with the latest developments, practices, and regulations in the field. Outdated knowledge can undermine the quality of service and the credibility of the profession.
William	Hansen	Professionals should be doing 30 every two years regardless to whether they did more than that the previous year couple years. 15 hours a year is already low.
Renee	Hanson	You are just giving an out to the 40 hour proposed and if that doesn't pass then you are essentially reducing to 20 hours. ANY full time planner has ample opportunity to complete 30 or 40 hours. Again, I am deeply distressed at the leanings of this committee to dilute the industry standard. Soon the CFP will be less valuable than the CFS.
Parker	Hanson-Harden	Incentivizing additional CE will encourage professionals to continue to learn.
Mingming	Hao	This makes sense. Anything that makes it easier for people to satisfy CE requirements and not want to stop renewing is welcome
Tim	Harder (Quotient Wealth Partners)	If the point is to maintain active engagement and lifelong learning, then carrying over doesn't seem to support that aspect. From an administrative standpoint, if it would make sense to be able to look back three to six months or so prior to the beginning of the window as long as it wasn't used for the prior period, then that would make sense and we would be supportive of the initiative. Put another way: How much time prior to the new window seems more relevant (with longer being worse) than how many of the hours can be carried forward. As an example, if you attended the CFP Annual Conference and had 20 hours of quality education and your renewal was coming up in a month, it would seem reasonable to be able to use them for the upcoming renewal period if your current period CE obligations had already been met.
Darin	Hargreaves	Only if the requirement is increased. Two years is plenty of time to complete 30 hours.
Kirstin	Hark	Perhaps 5 hours carry over, but not more
Danielle	Harmon	Yes, I see no reason not to approve this change.
Dean	Harris	Makes sense to me.
Josh	Harris	Excellent flexibility
Adele	Harrison	There are some conferences that permit professionals enough CE credit to make this a strong incentive to participate.
Gerri	Harrison	You want CEs to be relevant. Having the 2 years certainly gives plenty of time to meet the requirement. Considering how few we are actually required to take, even at the 40 CEs - we should have to do them per year and being able to carry them forward may not keep someone current. Personal opinion - I think 40 per year, not 2 years is a better requirement.
Randall	Harros	I support excess carry over.

CFP BOARD

CERTIFIED FINANCIAL PLANNER BOARD OF STANDARDS, INC.

First name	Last name (c/o firm name, if applicable)	Response
Michael	Hathaway	Sure. Seems like a nice concession for those who encounter 'life' in any given year. Can't say I expect to 'increase' the public's view of the profession, though.
Daniel	Heidel	In order to reward advisors who for whatever reason accumulate more CE in one year, this is a fair change to allow some carryover of CE hours.
Alana	Heim	I support carry over of up to 10 CE hours. I also support that the proposed change still reflect that only 30 hours of CE are required every two-year period.
Brenton	Helms	If you have done the work, should be allowed to carry over.
Bradley	Herdt	While I completely would benefit from this (I often hit my CE requirements within a year of my certification period), I think the carry over does not promote the ongoing commitment to competency a CFP(R) Pro is expected to have. This is a lowering of the gold standard.
Terrence	Herr	Professionals that take extra CE are likely among the best and therefore should have the privilege to carry over excess continuing education credit.
Andrew	Herzog	Societal needs and generational differences can make some continuing ed out-of-date and irrelevant. Restricting CE hours to certain timelines forces content to be as fresh and relevant as possible.
Joshua	Hester	If the prior proposal is accepted, this should be accepted as well. If the prior proposal is rejected, I would have no opinion or oppose this slightly.
Sam	Heveroh	I think this would be a great addition to the standards due to the fact that the average advisor is extremely busy both professionally and personally. This would alleviate a lot of undue stress that comes with the already rigorous requirement
Jesse	Hindson	Sure, allow bunching of CE hours. This is especially beneficial for those attending conferences that offer a lot of CE credits.
Jeff	Hinish	Why don't you currently allow carryover? Good idea
Deb	Hinton-Brown	I agree if one goes beyond the expected CE hours they should be allowed to apply the excess hours to the next reporting period. I have experienced the overage myself yet was not able to apply to the next CE period.
Patrick	Hoffman	Great idea! There have been times when I was over by an hour or two and would have been nice to carryover. I would say limit to 5 hours and not 10.
Garrett	Holcombe	This should be done while only requiring 30 hours of CE
Benjamin	Holm	This make no sense to me. Make the requirement the requirement. Why carry over? How does that benefit if a new tax law take effect or we get an update to regulations.
David	Holtzman	There is no disadvantage to carryover CE hours, and it's a common practice with other professional designations.
Aaron	Horne	I don't see an advantage to this, see my comment on the previous change proposal. This one's comment is essentially the same. Here... I'll just paste it in case these are not all tied together by person. '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

CFP BOARD

CERTIFIED FINANCIAL PLANNER BOARD OF STANDARDS, INC.

First name	Last name (c/o firm name, if applicable)	Response
		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	Yes
Justin	Horowitz	CE is designed for planners to be kept current. Ten hours of CE done two years ago in lieu of the current two-year period could easily be out of date. Having a carryover seems unnecessary.
Jim	Houghton	This allows flexibility.
Kyle	Householder	This is a great idea!
Nathan	Houser	As many of us obtain our CE through American College of Financial Services courses CE can come in big chunks as courses are completed. It would be nice to be able to rollover some of those credits.
Johanne	Hove	It's a welcome development since it will enhance the knowledge and experience of the professional
Adam	Howard	It should carry over. Dont fault someone for going over and they can't use that for their maintenance.
Alec	Hubbard	The industry changes rapidly so it's unclear that piling on CE in past periods to cover future ones is from an educational standpoint. This change seems to serve as a convenience, but (per my comments on the previous issue) due to the flaws in the continuing education system, most CFP practitioners get more than 30 hours of continuing education every two years but only report 30 hours because they have to seek out less rigorous CE modules due to registration requirement / financial barriers that preclude them from reporting premier educational experiences. Therefore the superior solution to enhance convenience would be addressing the root issues that undermine continuing education.
Joel	Huet	This makes a ton of sense to me.
Chris	Hull	I support any excess CE to be carried over to the next 2 yr certification period.
David	Hultstrom	This would vastly help getting this done. I have so much CE for various designations, etc. and NONE of the reporting periods align! (NAPFA, ChFC, CIMA/CPWA, CFP)
Lisa	Hunter	What's the point? Most of us have other licenses that also require CE and can count towards CFP.
Dave	Hutchison	OK
William	Hytner	Enough with ce after 20 years. Make our lives easier
Amy	Irvine	I often have 80 - 90 hours per cycle, so I don't really have an opinion on this.
Jacob	Ivey	Fine
Richard	Janes (Charles Schwab)	This would be a beneficial change whether or not the yearly requirement is increased.
Helen	Jardine	Yes, it would be great to carry over hours as additional opportunities arise and essentiall have an ongoing educational bank of CE hours.
Dominic	Javier	Dito
Mark	Jenkins	Monitoring this may be burdensome.

*Comments are verbatim, not edited for grammar or spelling.

CFP BOARD

CERTIFIED FINANCIAL PLANNER BOARD OF STANDARDS, INC.

First name	Last name (c/o firm name, if applicable)	Response
Robert	Jeter	This goes hand in hand with my previous comment. This just feels like a give back in justification for raising the 30 hour requirement.
Carol	Johnson	I am against changing the CE rules
Mark	Johnson	YES! I have gone through several renewal periods where my slate of excess hours was wiped clean.
Annette	Jones	Depends on how current the prior CE is/was & whether any of it is obsolete.
Audrey	Jones (Financial Life Designs LLC)	That has been requested for years. Yippee!
David	Jones	Why not allow 15 hours (or more) to be able to carry over?
Kevin	Jordan	The primary motivation for CE hours should be knowledge gained, not checking off a box for compliance. If a professional accrues extra CE credits due to attending a conference or watching extra webinars, they should do so for the benefit of their clients and the general public. CFP professionals should take pride in constant learning and going above the minimum requirements. Plus keeping track of CE credits is already annoying enough with other professional organizations having different timelines. Having to log carryover credits seems unnecessary.
j	k	What moron would have excess CE hours.
Melanie	Kahrs	I support this but the only reason I didn't put strongly support is that knowledge over a 4 year window can somewhat leave our brains and is no longer retrievable for use.
Michelle	Kaicener	All this really says is that the CE hours should be 40 not 30. Refer previous answer.
Janel	Kalish	This is a great idea as my insurance license is on an alternating year timeline than the CFP. Can keep credits that cross over.
Amber	Kanzenbach	CE is meant to be updated information, allowing 'old' information to be able to carry forward defeats the purpose of updating your knowledge every year.
Jennifer	Karch	I would love to be able to carry over as life insurance allows this and I've always wished CFP would as well since I often have more than needed.
Bruce	Kavenagh	IF I have excess CE hours I would like those to carry forward.
Jean	Keener	I'm not opposed to this change, but it seems like it might create a greater administrative burden on CFP(R) board staff.
Mark	Kelly	I support this only if we are not forced to obtain more CE.
Patrick	Kelly	This makes sense. Surprised it's not allowed already.
Elaine	Kendell	Personally speaking, I always have unused hours after meeting the 30-hour requirement. However, I think it's still important to require 30 hours of current CE. Rules, laws and industry standards change over time and you need to keep up.
Kit	Kenny	Current classes are important. Not ones taken years ago. Keep the course information fresh in our minds. Serves the client best
David	Kinder, RFC, ChFC, CLU	My insurance license allows carry-over CE in excess of the renewal requirement, but only to the next license term. None of my designations allow carry-over, or at least allow much carry-over. This change means nothing. More words.
James	Kirkpatrick	30 hours is too many to begin with!
Ryan	Kirkpatrick	If it does get increased to 40 hours, I can see the carryover being beneficial

*Comments are verbatim, not edited for grammar or spelling.

CFP BOARD

CERTIFIED FINANCIAL PLANNER BOARD OF STANDARDS, INC.

First name	Last name (c/o firm name, if applicable)	Response
Andrew	Kish	This is a welcome proposed change.
Ryan	Kittrell	This would be helpful. Some years I do more education than the minimum. It would be nice to carry a little bit of that over to a year where I am busier and have a hard time reaching the minimum.
Kory	Klosterman	I would support this, especially if increasing the CE hours requirement
Alan	Kneale	This is fair while keeping CE current
Robert	Kocembo	Why not. Those of us who satisfy CE early do not need a c/f.
Joseph	Kochera	This seems to be in keeping with the spirit of CE requirements.
Joel	Koon	I think if you are going to make the previous change to the CE hours, then you need to make this one as well. This way people can plan out how much CE they need to do in advance each year.
Brian	Koonce	If I'm over by 1-2 hours because of a long course, this could help. 2 year carryover should be the maximum to stay relevant though
Paul	Kopey	This makes sense.
Brian	Korb	I oppose this because the information we study for CE is often time-related. Therefore, I could conceivably study it in the first year, but those credits would carry over to the fourth year. That would also mean I would only need 20 hours of CE for the 3rd and 4th years. This is watering down the 30 hour standard (which I think is a minimum) and should be opposed.
Skerdi	Kostreci	Most definitely. CIMA does that
Ross	Krause	yes i think 10 extra hours of ce should be carried over.
Scott	Krizek	This would be helpful. Some years I have more time to do ce than others
Austin	Kunzler	Reduces 'lost' CE hours.
Gerry	Lachnicht	I routinely get excess CE credits for my CFA credential. However, I cannot use any of that for the CFP requirement. By allowing carryover, you would be allowing more flexibility within what is a very closed system. The flexibility is helpful with professionals with busy schedules.
Lars	Lambrecht	Carryover CE makes a lot of sense! I love this idea!
michael	langlois	support with 30 hours as base CE not 40
Jamie	Lapin	'Spare' credits should be allowed to carry forward.
Trenton	Larsen	Why have a cap of even 10 hours? Shouldn't all hours carry over?
James	Larson	Great idea
Kevin	Larson	anything you can do to help alleviate the burdensome reporting requirements would be greatly appreciated.
Brittnei	LaRue	See prior response to understand in full why I oppose.
Daniel	Lash	Definitely. Seems reasonable to allow carry over of some CE hours.
Steven	Latham	If CE remains a requirement at the 30 hour level, allowing CE completed above the minimum requirement would provide a more efficient experience throughout the process.
Laura	LaTourette	yes please!
Kellon	Lawrence	why not even more?

*Comments are verbatim, not edited for grammar or spelling.

CFP BOARD

CERTIFIED FINANCIAL PLANNER BOARD OF STANDARDS, INC.

First name	Last name (c/o firm name, if applicable)	Response
Danielle	LeChard	Great idea!
Kristen	LeClair	Who has time to get extra CE credits? But if you do, I guess it's fine to carry them over. The only issue is that this is a rapidly changing environment, so this doesn't ensure the CE is even timely.
Sandra	Lee	This proposal will definitely help in achieving those CE hours
Michael	Legge	If 40 hours CE passes over 30, then yes, 10 hours of excess CE should carry over.
Jennifer	Lehman	I would prefer even more excess carry over.
David W	Lentz	Why not.
Mark	Levesque	Love this idea
Nan	Li	It is good to add some flexibility
Darren	Liberski	Very helpful when we are taking so many kinds of CE to help in our jobs with clients, that we can keep some for a year where we find it more difficult to find the extra time.
Jason	Light	If the requirements increase to 40 hours per recertification period we should definitely enable hours to rollover.
William	Liles	I'd like to see CE waived entirely for those who have held the marks for some certain number of years with no negative incidents.
John	Link	I think this allows 'Super CE' type of classes (and I use the term loosely) to stockpile credits. What if in 2019 into 20 you only had 20 CE credits and all the new stuff came out from Secure Act & Cares Act. I Oppose this one. Maybe 5.
Jordan	Liss	i dont think the 30 hours should be increased
Vance	Litchfield	No opinion
Houston	Little	CE is CE, it shouldn't make a large difference in the impact of 10hrs over a 2yr period.
Chad	Lively	If things change year to year, why should some possibly outdated CE that I studied last year carry over?
Robert	Livingston	YES - ABSOLUTELY! This has always be a bone of contention with me. Why? Let's say my current two-year CPF window ends on Feb 28th. Therefore, my next CE window begins a new on March 1st. If I've already met my 30 hours of CE for the 'current' period, and I happen to participate in a 4 hour CE program on February 27th, bringing my hours up to 34 CE hours for the 'current' period, those excess 4 hours currently count toward nothing in the new period. Yet, if I took that same training two days later on March 1st they would.. What changed other than two days? I still enhanced my education. Isn't that the point? Those hours should carry over.
Bill	Lloyd	This makes sense. Currently, determining what courses to take is like working a puzzle to avoid being over or under the biannual requirement. It would be nice to be able take an interesting course allowing for carry over credit.
Ken	Logan	Not needed if they keep the current 30 hours every two years. If it goes up to 40 hours then sure, might as well make it a little less onerous to achieve the required hours with this add-on.
Noah	Lonner	This is good.

*Comments are verbatim, not edited for grammar or spelling.

CFP BOARD

CERTIFIED FINANCIAL PLANNER BOARD OF STANDARDS, INC.

First name	Last name (c/o firm name, if applicable)	Response
Paulo	Lopes	I support the proposal to allow up to 10 excess CE hours to carry over to the next certification period. This provides flexibility for CFP® professionals who exceed their requirements while still maintaining a commitment to ongoing education. My only concern is ensuring that the CFP Board's reporting system accurately tracks carryover hours to prevent any administrative issues. Assuming proper implementation, this is a positive change that benefits certificants without compromising educational standards.
Alicia	Love	Provides beneficial flexibility
Eric	Lowder	See comments to last question.
David	Lowe	This is a great way to give CFP® professionals flexibility. A CFP® professional might have extra time to devote to CE in one certification cycle and much less time during the next cycle. A carryover system would help address that problem. This proposal will encourage CFP professionals to receive more CE when they have time. The current 'use-it-or-lose-it' system creates an incentive to stop taking CE after 30 hours.
April	Lowery	Many CFP professionals are licensed in other areas that require CE hours that can be rolled.
Brian	Lowery	Per my previous comment, most do more than the required already as well as outside courses that do not provide CFP CE.
Alejandro	Lozano	this might be a good idea as long as the CE is not the same courses every time.
Timothy	Lux	CE is often based in current events/changes to our industry. Stripping the need to stay on top of the evolving landscape of financial planning considerations by counting potentially out of date CE credits seems counter productive.
Joseph	Lyons	if you increase it to 40 yes if you leave it at 30 oppose. Things are changing rapidly in our industry
Adam	Mackall	To my previous point, on the last slide, we have so many. I agree we should let some carry over. Not always do they overlap and so I end up with extra hours that just go to waste.
Ali	Mahbod	YES SOME PEOPLE ARE SINCERELY INTERESTED IN LEARNING AND THIS WOULD BE HELPFUL
DJ	Mahler	Strongly support
Mason	Malozzi	CE should be as current as possible
David	Mannaioni	I love this! There have been years where I crushed it with CE and couldn't carry anything over to the next. This will be nice.
Joseph	Manno	I am ok with this proposal.
Daniel	Mantell	Current process is appropriate and works well. No need to make changes.
Carey	Markoe	Love this idea!!!
David	Marotta	I would always carry over 10-hours as NAPFA requires 60 hours and I always have excess hours. I don't think it would really make much difference.
Kenneth	Marshall	Accumulative credits extending over is fair.

CFP BOARD

CERTIFIED FINANCIAL PLANNER BOARD OF STANDARDS, INC.

First name	Last name (c/o firm name, if applicable)	Response
Leo	Marte	For those of us that engage in more in-depth trainings that come with substantial hours (such as getting new designations) this will allow flexibility to not hit our cap and have to double up on the work in the next cycle to meet the requirement.
Bruce	Martin	If you can count past experiences as hours, there is no difference in counting the credit for hours spent learning in the previous period.
Paul	Martin	Agree with this one.
David	Martula	Great idea!
Christy	Matzen	I like carryover hours
Katherine	Maxwell	Most years I get 15 hours or more to carry over because my renewal for both my designations are not in the same year - CFP in odd years, CAP in even years. There have been many situations where carrying over lots of CE hours has been a godsend, such as years in which I changed broker/dealers or the year I sold my business. Out of necessity, my time was limited in those circumstances.
Ronald	May	In favor, but not in favor of tying it to a 40 hour requirement.
Rick	Mayo	This is the best suggestion yet, insurance CE's are treated the same way. Often times during the 2 year period just in day to day live and virtual meetings we accumulate more CE than we need, but the excess goes away. We still gained the experience and should count within reason
Noah	Mazur	Paying for (with time and money) extra uncreditable hours of CE because someone needed two hours but only a 6-hour course is available, is only beneficial to the CE industry. This would help make any overages fair seeing as the time was invested along with fees.
John	McAvoy	Keep the thirty hours and start the clock every two years. The proposed change implies keeping the thirty hours while rolling over ten hours from previous period.
Tommy	McBride	You should get credit for the work regardless of calendar year. I agree to allow up to 10 hours.
Christopher	McCauley	Great idea, our time is fluent and it's not a big deal within a 2 year cycle when we get the CE
Vincent	McClellan	Decrease CE commitment or make it easier to complete.
Jeffrey	McClure	If the continuing education is high quality, as I suggested in the previous response, then additional C(P)E hours are valuable and should be honored.
Bradley	McConkey	agree if you move us to 40 hours
Steve	McConnell	This change would defeat the purpose of CE, which is at least in part to ensure that the CFP® professional stay current. Outdated CE does not accomplish that.
Jack	McCormick	I feel that some years maybe easier than others to attain CE hours so being able to carry forward is a good thing and I do not believe 10 is too much.
Kyle	McCune	I think this is reasonable given that the renewal date for some certificates may fall at inopportune times during the year. This would allow them to plan ahead and front-load if necessary.
Justin	McCurdy	The time window is important to ensure any CE is relevant.
Jessica	McDonald	As stated previously, I have plenty of hours, so it would be nice to see them carry over instead of vanish.

*Comments are verbatim, not edited for grammar or spelling.

CFP BOARD

CERTIFIED FINANCIAL PLANNER BOARD OF STANDARDS, INC.

First name	Last name (c/o firm name, if applicable)	Response
Catherine	McDougall	I'm torn. The industry changes so old CE might not be relative. Leading to my opposition of this. I do think I could support if there was still a minimum per year requirement. As I stated in the previous prompt, similar to the IRS CE requirement for Enrolled Agents. EAs have three years to complete 72 hours of CE, 16 hours including 2 hours of ethics must be completed each year of the CE. For example if you make the requirement 40 hours over two years, with at least 12 hours completed during each calendar year.
Ryan	McGhee	While I like the idea from the standpoint of getting the required hours I think if you want a person to stay sharp with CE then they need to complete the required hours each period.
Thomas	McGrath	Yes
Alan	McGrew	Not sure this change is needed but not opposed.
Aidan	McGuire	Due to the ever changing nature allowing ce requirements to carry over diminishes the positive effect that continued education has on the professionals ability to serve clients as best as possible
Tricia	McIntosh	Allowing up to 10 hours of rollover CE is a reasonable allowance, especially if the CE standard is raised from 30 to 40 hours per two years. Obtaining exactly 40 hours of CE in two years might be challenging if accumulated in 2-, 3- or 5-hour bundles. Allowing up to 10 hours of rollover CE rather than having any excess vanish is timely, respectful of the CFP's time and considerate.
Ben	McLintock	Being allowed to carry forward unneeded hours from one period to the next period would be very helpful and beneficial.
Justin	McMaster	Having the requirement based on a two-year period allows for enough flexibility. Allowing for carryover is nice, but not terribly value-added.
Jared	McNee	Sometime a lot of education is earned in short time frames, say from attending conferences. This conference education is often much more valuable than online programs. With this, being able to carry over some hours seems fair.
Kiernen	McTaggart-Ivezic	If additional certifications or conferences are obtained or traveled to, CFP board should not penalize the excess. Education only helps certificates, assuming it is quality and vetted info. This may have the downside of trying to get 4 years worth of CE in a few weeks or months, thus trying to game the system, I do not see this as a downside as long as it is not played into too much and abused, it can offer flexibility for unexpected circumstances for a certificates life, such as in the event of disease or leave.
Katherine	Medina	The knowledge that a CFP professional needs to operate at the highest standard can change on a yearly basis. Allowing 10 CE credits to carry over seems like it can create a situation where some CFP's wait and cram at the last minute. I do think 5 credits or less makes sense as sometimes the coursework doesn't add up to the exact amount needed and I wouldn't want to discourage a CFP professional from taking a longer, or more challenging course with a higher credit amount.
Jeffrey	Menough	The CFP Board should be required to prove that additional CE requirements provide value to the planner and the industry. They may also want to consider reducing the requirement as planners have more and more experience in the

*Comments are verbatim, not edited for grammar or spelling.

CFP BOARD

CERTIFIED FINANCIAL PLANNER BOARD OF STANDARDS, INC.

First name	Last name (c/o firm name, if applicable)	Response
		industry. Design CE that focus on whats new on a variety of subjects, not just rehashing what we have already seen.
Jonathon	Merickel	That seems fine
Greta	Messarra Woodward	It is frustrating to lose additional hours when you go over the minimum for good education
Christine	Messmer	Great idea!
Alison	Mewborne	only if increased to 40 hours
Cynthia	Meyer	That would be so helpful!
Michelle	Miles	Again, pace of change is rapidly increasing. I think everyone needs to be current.
Aaron	Miller	This seems fair and many states have adopted this for their insurance CE programs.
Dan	Miller	I am afraid that may be confusing for some, but probably doable.
Derek	Miller	Carry over hours make good sense and this would be even better if as mentioned in the last section, the quality of CE available became a focus for the CFP board.
Maureen	Miller	Could allow professionals (especially working parents) to prepare for periods of life where CE would be harder to obtain. Likely encourages more focus earning the additional hours ahead of time, rather than risking professionals will resort to lower quality sources of CE because of their time restrictions
Michael	Miller	Only if the requirement is changed to 40 hours
Steven	Miller II	Within a rolling 24 months period, any CE completed should be applied to the current requirements and any extra applied to the next 2 year requirement.
Ronald	Mims	N/a
Michelle	Minisci	I always seem to run over my hours - this may help in years where I am too busy with clients to take an online class for CE
Matthew	Mintz	This makes sense and they shoul be able to roll 10 hours
John	Mitchell	Again, quality CE -
Edward	Molloy	Dont agree
Alexander	Moore	Current standards disincentive additional CE once the 30hr requirement has been met. Carry-over just makes sense.
Scott	Morley	Makes sense, but it should only carry over to the immediate year. Information can be outdated quickly.
Katrina	Morris	Depending on the CE. If it is outdated information, it shouldn't count. The point of CE is to stay up to date on changes relevant to serving our clients.
Ian	Morrison	The way CE is right now I do not think it much matters.
John	Morton	This might help grant some flexibility to CFP professionals.
Darren	Mullenix	I think this is a great idea regardless of whether the increase to 40hrs is approved or not but ESPECIALLY if it does.
Caden	Mumford	Great idea.
Kahlela	Mungin	None
Evan	Murphy	For those of us active in our work, this is a welcome step and the material carried over is likely to be timely and applicable from two successive years.

*Comments are verbatim, not edited for grammar or spelling.

CFP BOARD

CERTIFIED FINANCIAL PLANNER BOARD OF STANDARDS, INC.

First name	Last name (c/o firm name, if applicable)	Response
Jillian	Murray	Flexibility supports the diverse needs of working professionals and allows people to take the time they need to support their families more easily.
Lori	Nadglowski	Think it's a good idea.
Jeffrey	Neavor	We should be making CE requirements easier, not harder.
Gregory	Nebel	This is a great idea to smooth out or lower the CE burden on those who's biennial timing was unfortunate. It also encourages participation in local FPA organizations where CE is accumulated beyond any standards and is over the top.
Devin	Neitzel	No reason that excess CE shouldn't be able to carry over (within reason).
Jack	Nelson	Reasonable
Stacie	Nemetz	Absolutely. Planners will be more engaged in the CE process instead of just checking a box for their requirement.
Jordan	Neuschwander	I like the idea of excess hours carrying over if a professional put in the time to earn them.
Jeff	Nevlida	This change helps candidates / CFPs manage their work / life balance appropriately in regards to the CE requirements.
Jacob	Newcomb	Just makes sense
Ryan	Newman	This might help professionals prepare for life events (marriage, birth of child, etc..).
Santine	Ngwe	I agree
Timothy	Nickas	It would be nice to roll over credits. That way you can take credits as time permits and not worry about the time of year.
Paramjit	Nijjar	A rolling 2 year window should be applicable for ALL CE requirement. There shouldn't be a hard timeline.
Ilie	Nistor	sounds like a great idea
Doug	Noble	I would also like to decrease the classroom standard requirement
Douglas	Noble	Also get rid of the classroom CE requirement
Thomas	Nohr	we have other licenses this would be helpful.
John	Northrop	Especially as certain technologies or tax changes impact our work with our clients, we may have a period in time where we have more free time to put towards our ongoing education. Flexibility in rolling over credits would be helpful.
Johnny	Nuanes	Would really like to see this implemented
William	Oakland	agreed
Anne	Oestriecher	This allows flexibility that is often needed in real life!
Cherry	Ohms	Like the flexibility of carrying over extra CE hours to the next two-year period in case some years there might be a lot of great CE contents as a result of law changes or other compliance requirements.
Robert	Oliver	If the goal of CE is to stay current, then I do not support the carryover. However, if the standard is raised to 40 hours, I do support the carryover.
Eric	Olivero	This makes a ton of sense and is a no-brainer. Strongly in support.
John	Oluwaleye	The CFP Board's Code of Ethics and Standards of Conduct (Code and Standards) outlines the competency standards for maintaining certification. The Code and

*Comments are verbatim, not edited for grammar or spelling.

CFP BOARD

CERTIFIED FINANCIAL PLANNER BOARD OF STANDARDS, INC.

First name	Last name (c/o firm name, if applicable)	Response
		Standards include requirements for CFP® professionals to act in the best interest of their clients. Code and Standards The Code and Standards were adopted in 2018 and went into effect in 2019. The Code and Standards were strengthened to require CFP® professionals to act in the best interest of their clients. The CFP Board enforces the Code and Standards. CFP Board activities The CFP Board also: Protects the CFP® certification marks Educates the public about the CFP® marks Develops and administers the CFP® certification examination Competency standards review The CFP Board reviews its competency standards to ensure it's responsive to current trends in the financial planning profession. The Board of Directors reviews and approves the commission's recommendations.
Thomas	Ouimette	This is a good idea.
Melissa	Paddock	This would be very helpful! Personally, I have a huge amount of CE that hits every other year. It would be helpful to be able to complete hours on the off year and have it carry over.
Jason	Palmer	I strongly support the carry over of excess CE hours into the next two year certification period ESPECIALLY if the new 40 hour proposed requirement is adopted. As previously stated, I usually have excess hours. In the case of my local chapter, if the annual symposium is held just before my two year certification date, I get zero CE credit towards my requirement - even though I do get the benefit of some great CE presentations. This is beyond frustrating given the potential loss for between seven and nine CE hours. At least my CFP Chapter files for CPA CPE Credit for most presentations so I can apply to my AICPA/NYS 40 hour CPA CPE requirement. The carry-over of any amount would be extremely beneficial.
William	Palmer	This give CFP Professionals the opportunity to pursue CE areas that may be valuable in enhancing our ability to serve our clients better when excellent opportunities are available in one CE period and possibly not in another.
Jacob	Paltzer	Yes, sometimes you can get CE courses that match the exact number of hours required. This is common sense.
Jonathan	Panzica	Especially if hours are increased. Some individuals complete other designations that put them way over the requirement even if the course was spread throughout a couple years. Would be smoother for these situations. Also some calendars and life events may make it stressful to meet the 30 in 2 years when they had extra in a year prior.
John	Parrillo	This would help support my prior comment concern
Jeff	Pasternack	Those who study were doing so outside of any requirement and were unlikely to become slackers. Those who don't won't use it anyway.
Jammy	Pate	A good proposal to not penalize those that go over
Christian	Patterson	I have previously accrued more CE hours than needed and it would be nice if those carried over into the next year.
Jennifer	Patterson	This allows an individual or a firm to budget for continuing education better. For example, if an individual pursues another certification that also qualifies for CE, this may be several thousand dollars and may take a substantial amount of time. It would be a shame to see the CE hours expire. When people see CE credit hours

*Comments are verbatim, not edited for grammar or spelling.

CFP BOARD

CERTIFIED FINANCIAL PLANNER BOARD OF STANDARDS, INC.

First name	Last name (c/o firm name, if applicable)	Response
		expire, this can lead to people attending sessions just for CE and missing the point of continued learning to stay relevant
Jason	Peck	If one has a desire to do more than the required ce, reward them for it.
Julia	Peloso-Barnes	I am close to neutral on this, but I can't say I have no opinion at all. I lean more towards favoring than opposing.
Judy	Perez	This is crazy!!!
Jessica	Perkins	<p>The proposal to allow CFP® professionals to carry over up to 10 hours of excess Continuing Education (CE) credits to the next two-year certification period is a progressive change that benefits both the professionals and the financial planning industry as a whole. Incentivizing Participation in High-Quality Learning Opportunities Many high-value CE opportunities, such as conferences, seminars, and in-person workshops, offer a significant number of credits in a short timeframe. However, CFP® professionals may hesitate to attend these events if they risk exceeding the 30-hour requirement, perceiving the excess hours as wasted effort. Allowing carryover credits eliminates this disincentive, encouraging professionals to fully engage in such opportunities without worrying about over-fulfilling their current period's requirement. By removing this barrier, the proposed change may lead to increased attendance at events that foster collaboration, networking, and professional growth. These gatherings are not only opportunities for CE credit but also critical venues for staying updated on industry trends, sharing best practices, and building connections with peers. A more engaged CFP® community benefits both the profession and the clients it serves.</p> <p>Flexibility for Professionals with Varied Schedules CFP® professionals often face fluctuating workloads, personal commitments, and varying access to CE opportunities throughout the year. For instance, a professional may attend a major conference one year but have fewer opportunities to earn credits in the next due to client demands, personal circumstances, or limited local CE offerings. The ability to carry over up to 10 hours of excess credits provides a buffer, allowing professionals to better balance their schedules and reduce stress. This flexibility is particularly valuable for those in smaller firms, solo practices, or remote locations where CE opportunities may be less frequent. It ensures that all professionals, regardless of their circumstances, can maintain their certification without sacrificing the quality of their education or professional development.</p> <p>Encouraging Investment in Comprehensive Education The proposed carryover policy incentivizes CFP® professionals to pursue more comprehensive and immersive educational experiences. For example, attending a multi-day conference that offers 20 or more CE credits becomes more appealing if excess hours can be applied to future requirements. This encourages professionals to engage deeply with the material, gaining a broader and more robust understanding of the topics covered, rather than opting for piecemeal or minimalistic approaches to meeting CE requirements.</p> <p>Promoting Lifelong Learning The carryover policy also aligns with the principle of lifelong learning, which is essential in a dynamic and ever-changing field like financial planning. By</p>

*Comments are verbatim, not edited for grammar or spelling.

CFP BOARD

CERTIFIED FINANCIAL PLANNER BOARD OF STANDARDS, INC.

First name	Last name (c/o firm name, if applicable)	Response
		<p>encouraging professionals to go above and beyond the minimum requirement when opportunities arise, the policy fosters a culture of continuous improvement and professional excellence. This not only enhances individual competency but also elevates the overall standards of the profession, ultimately benefiting clients who rely on CFP® professionals for informed and effective financial guidance.</p> <p>Administrative Efficiency From an administrative perspective, implementing a carryover policy could streamline the CE tracking process for both professionals and the CFP Board. Professionals would be incentivized to complete their CE early, reducing last-minute scrambles and potential compliance issues. For the CFP Board, the carryover policy could lead to a more consistent distribution of CE activity across certification periods, simplifying oversight and reporting.</p> <p>Conclusion Allowing CFP® professionals to carry over up to 10 hours of excess CE credits to the next two-year certification period is a forward-thinking proposal with significant benefits. It encourages greater participation in high-quality educational events, provides flexibility for professionals with diverse schedules, promotes lifelong learning, and enhances the overall competency of the profession. By adopting this policy, the CFP Board would not only support the growth and development of its professionals but also strengthen the financial planning industry as a whole.</p>
Trent	Perry	Carryover hours should be allowed.
Kris	Persinger	Extra hours of CE should not be required. Prove that the new hours are needed and that it will solve some problem that has yet to be identified.
Laurie	Pertile	Many times I complete my Insurance and designation CE together and I do have extra hours that have not carried over.
Jon	Petersen	Even half that amount would be great!
Kenneth	Peterson	If you gain expertise faster through additional CE opportunities , you will be better for it and should be rewarded for it
Michael	Peterson	Why? Just keep it at the 2 year window. If someone does more in that 2 year period... good on them. Extra knowledge.
Zulma	Petty	Some CE should carry over, but others should not. The pace of changes in areas such as Tax, Insurance, & Estate Planning would create a gap of required knowledge needed to stay informed and up to date with relevant information/education to serve clients best interest.
Cindy	Phelan	Love to see people getting credit for doing hands-on work for those in need. It is a great way to focus on continuing education and encouraging those in the profession to focus on the community as well.
Zach	Pidgeon	Big fan of this proposal, enables and entices CFPs to attend more during the year even if they are completed with their CEs
Jennifer	Pietka	This makes more sense in case you had more time one year versus the other. Allowing us to take CE that is interesting and helpful!
Susan	Pilon	I think carry over is good. Since I have been at smaller firms, I am less likely to have carry over. Again, anything that can help the small CFP professionals would be great.

*Comments are verbatim, not edited for grammar or spelling.

CFP BOARD

CERTIFIED FINANCIAL PLANNER BOARD OF STANDARDS, INC.

First name	Last name (c/o firm name, if applicable)	Response
Daniel	Pinard	Practicing CFP professionals should be exempt from CE. Real world experience provides continuing education on a daily basis.
David	Plante	If an increase must happen, this is a fair compromise.
Matthew	Platt	This could be difficult to keep track of.
Kevin	Podell	Individuals who go above and beyond on CE should be rewarded.
April	Pollard	This is helpful since there is an annual cost and sometimes I have to get too many hours in that 2 year period that isn't in alignment with my Certification fee. It's nice to know that some of the hours could be carried forward.
Susan	Pool	I would support this for a lesser number of hours (maybe 2-3) with no changes in the current CE hours required.
Bruce	Popper	30 fresh hours every 2 years should be sufficient. I don't see the point of this at all.
James	Powell	This seems right. 30 hours of CE every two years seems appropriate - on average. If we extend to 40 hours every two years, then this should definitely be a part of it!
John	Power	In many years one attends a conference toward the year-end and earns many credits which simply expire. This makes it much more palatable.
Hunter	Prasch	If the CE is to be extended to 40 hours for 2 years, this HAS to go along with it.
Darwin	Pressley	I know there are periods where CE can overlap and lead to more hours than needed in a period. Allowing hours to move to the next period is helpful in offsetting cost and valuable time when this occurs.
Jacqueline	Price	The original CE requirements ensure that professionals remain current with financial planning as the industry changes
Jeffery	Price	This seems like a reasonable carry over
Beverly	Provost	Should definitely allow this! I always have extra. It encourages people to keep up with current changes and continue to do CE offerings even after they have met their requirement.
Keri	Pugh	I would say that this would be minimum and think that this could even be increased.
Kevin	Rackers	I agree with this, regardless of if you go to 40 hours or not!
David	Radoccia	many of courses are simple and repetitive- dont learn from many of courses except ethics- real life is better teacher
Richard	Raff	This is long overdue!
Dana	Randall	Lets change something so we can say we did something
David	Raney	This should have been added long ago.
Lawrence	Ransom	Doing excess work is commendable but CE is designed to keep us up to date in our knowledge of the trade, laws, regulations, etc. We shouldn't lower that commitment.
Alan	Ray	This will allow planning for special activities across bienniums. Also, an extraordinary symposium might be attended with many CE credits.
Christopher	Reaney	That would be helpful as we sometimes find we have earned excess credits that are otherwise lost and could be used for next renewal.

CFP BOARD

CERTIFIED FINANCIAL PLANNER BOARD OF STANDARDS, INC.

First name	Last name (c/o firm name, if applicable)	Response
Robert	Reay	For advisors who want to pursue post-CFP designations or other CE-eligible credentials, this proposal will offer them more flexibility for when they can enroll in those programs and have them count for CE.
Michelle	Redding	This makes good sense.
Bryan	Regalado	This way individuals will train when they see something interesting or valuable even if they have reached their quota for the period.
Daniel	Rendler	Agree. Again make this hard to get easier to keep. We are busy professionals.
Kelly	Renner	This makes sense, especially if the CE was earned close to the renewal of the CFP period
Jacob	Rhodes	Strongly support
Jeffrey	Riblet	See response to previous question
Loredana	Rickard	I support this because I feel I will fall into this camp. Does not mean I would take education in the next two-year period less seriously, though.
Mark	Ricklefs	Great idea
Serena	Rickman	Yes this makes sense to do as we will naturally get more CE credits in years of law changes, whether tax or other, that impact our planning options.
Courtney	Ripp	I think this is a great idea to let credits rollover since there are some years where people attend more conferences.
Jonathan	Ritter	This change provides much-needed flexibility for CFP® professionals, encouraging proactive engagement with high-quality courses rather than cramming CE hours near the deadline. It recognizes the time and effort professionals invest in exceeding the current requirement and ensures that this effort is not wasted. Additionally, this approach would help balance the workload across reporting periods, making it easier for professionals to manage their CE alongside client responsibilities. By rewarding those who go above and beyond, the CFP Board can promote meaningful learning without increasing the burden on certificants.
Jody	Robinson	If you have a great course that comes up and you already have your CE, it's nice to have some carry over.
Thomas	Robinson	Continuing education is continuous and should not be bound by borders on when the education occurs.
Blake	Robson	We should not lose hours of training. Losing house incentivizes advisors to do the minimum.
Nathan	Rockholm	If you are going to have a cutoff date then stick to it.
Karl	Rohrbaugh	This makes sense. If I am at a conference or other event that provides me genuine education and CE credits, allowing an excess to carry over to the next 2-year period would be helpful.
Michael	Rois	Great add to split it up but it will be important to post more content that is free for us or cheaper.
Broc	Rosser	Many times we have excess. This would be great for us practitioners .
David	Rowland	I support this.
Marsha	Rubin	Anything to help. See last comment.

*Comments are verbatim, not edited for grammar or spelling.

CFP BOARD

CERTIFIED FINANCIAL PLANNER BOARD OF STANDARDS, INC.

First name	Last name (c/o firm name, if applicable)	Response
Patricia Ann	Rudy-Baese	This way the excess hours (and fees) are not wasted because something you want to take puts you over.
Jeffrey	Ruffing	If it was done, let it carry over. Even if the required CE hours stays at 30.
Victor	Ruiz	This would benefit many individuals that enjoy learning about finance and that go over the CE requirements in each 2 year period. One issue with CE credits is there are only so many that are available and that are also valuable, as in, not just 'fillers.'
Michael	Rundlett	Absolutely there should be some carry over. If someone is a practicing financial planner, and has experience beyond 5 years - more flexibility should be granted to those of us doing this for a long time. Fulfilling CE requirements is becoming more and more an administrative task as opposed to something useful and beneficial. Again, someone with 5 years or less experience is different.
Joshua	Russ	Those who go above and beyond in their training should get the benefit.
Jonathan	Russell	I believe allowing for greater flexibility in CE requirements while maintaining the same volume/quality thereof is preferable.
Chris	Russo	I don't know why any financial professional would have 10 extra hours of CE, but if they did I have no issue with the carry over.
Nelson	Rutherford	The more education the better you are to serve your clients
Gary	Rychtanek	If CE is required this makes sense.
Brigid	Rypien	Yes, this helps with conferences that may allow overlap
Joseph	Sachetta	A 2-year window is a relatively short period of time. As long as there is a commitment to continual learning, I think more flexibility could be introduced here.
Siegfried	Saftner	I like this opportunity because it makes attending conferences much more appealing as a means of CE. Whereas, with no allotted carryover, spending extra hours at a conference might be disincentivized if one has already met the required CE hours for the current period.
Melissa	Sanchez	I support this effort.
Albert	Santaella	This would be great! it seems that I always have excess CFP hours that drop off each year. We also need more CFP CE courses that count as dual credit with other licenses (such as insurance, series 65/66, etc) CE credits.
Tom	Santi	Seems to dilute the concept of a CFP staying current.
Laura	Satin	This just makes sense. I personally am not required to have any CE hours accumulated yet due to having passed the Exam in March of 2024, yet have accumulated around 50 hours, none of which will 'count' except as added knowledge for myself and my clients.
James	Saulnier	If you are raising to 40, then yes, allow this. I regularly get more than 30 as it is. Reward me for it
Rob	Schaefer	Sure no reason not to, but generally inconsequential
Charles	Schillicci	Makes total sense !
Margery	Schiller	This is reasonable in light of the possible increase in CE hours discussed earlier and the potential for virtual as well as in person conference attendance.

*Comments are verbatim, not edited for grammar or spelling.

CFP BOARD

CERTIFIED FINANCIAL PLANNER BOARD OF STANDARDS, INC.

First name	Last name (c/o firm name, if applicable)	Response
James	Schless	Absolutely support this.
Joy	Schlie	I support this. I constantly go to webinars and other CE events. I think this is fair if over a two year period you accumulate more than 30 hours that you can then carry this forward. It's only 10. Not the full 30. You're not getting out of doing something ongoing.
William	Schretter	The carry forward is helpful, and it encourages the attendance and completion of more advanced CE seminars that is beneficial to the profession.
Adam	Schwartz	Maintain 30 hours and allow 10 to be carried over.
Alec	Sessing	This is a nice idea
Byrke	Sestok	Financial planning is evolving rapidly. CE should be ongoing. There's no reason to be banking hours. I wish the CFP Board would partner more with the Journal of Financial Planning. Encouraging certificants to read the Journal is good for the profession AND you can earn 1 CE each issue by taking the quiz based on the Journal articles. I often get half or more of my CE credits this way.
Viney	Sethy	It is impossible to exactly time the taking of a course and align the # of CEs requirements with the reporting period. Employers and vendors don't time their CE courses to align with each advisor's reporting period. Hence, a carry-over makes sense.
Renee	Sewall	Some flexibility on timing is helpful to practitioners
Amy	Sharp	Good idea.
Cameron	Sharpe	If it changes to 40 hours then that may help it. But I think it might be a bad idea to not require current information.
Matthew	Shirley	Yeah this makes sense. if you did more some should roll over.
James	Short	Make it easy to complete and encourage as much participation as possible without being petty.
Tyler	Simonds	This seems reasonable if someone wanted to do additional hours in once period to go toward the subsequent period
David	Sivel	Keep at 30 and no carry-over.
Joy	Slabaugh	Yes...great, deep dive learning in a high quality course should be allowed to carry over. Then again, I think we should remove the CE requirement altogether and simply have a recommended amount.
Martha	Sluka	I strongly support this as often you are taking a CE program towards the end of the 2nd year and you have extra hours that are just wasted because the program you choose to take is over the hours required for your certification period.
Austin	Smith	Support allowing carryover continuing education credits
Christopher	Smith	See my answer from the previous question. We do too much CE as it is. It doesn't affect anyone's behavior or the way they practice planning. You already know this. This is not an area of financial services that needs more regulation/compliance.
Garrett	Smith	I support carryover CE to avoid dis-incentivizing CFP professionals from completing CE that will go over their required amount. Completing more CE in general is a good thing and not always enjoyable to do so avoiding an unhelpful 'punishment' can help ease the burden.

*Comments are verbatim, not edited for grammar or spelling.

CFP BOARD

CERTIFIED FINANCIAL PLANNER BOARD OF STANDARDS, INC.

First name	Last name (c/o firm name, if applicable)	Response
James	Smith	Time and money
Jason	Smith	This is a reasonable reform.
Roger	Smith	I'm required to complete CE with the ATFA and insurance regulations
Scott	Smith	This is beneficial for people with multiple credentials that have to have more than our current requirement.
Susan	Smith	what is wrong with the current 30 in two years? too many complexities
Eric Brian	Smith, Jr.	I strongly support this proposal.
Ted	Snow	If someone has the time to do their regular requirement and up to 10 more, why not have the other 10 rollover to the next certification period, yes!
Fred	Soule	Timing should not inhibit credit
Rick	Speicher	Again Why?
Larry	Springer	Support as a window for one year after the first two-year certification period.
Brett	Spurr	Sometimes a conference or training falls within the two year period that can't be used towards CE because the requirement is already met. I strongly support allowing 'rollover' of CE due to the timing of our renewals and many conferences/trainings.
Matt	Stahl	If you wasted your time on the CE it should roll forward
Albert	Stanton	This seems fair to me as long as the material is up to date.
Jael	Stebbins	Carryover credits seem logical. THat said, requiring fresh 'new hours' also seems reasonable. Relying on old information can be helpful but that alone is not sufficient refreshing of the mind.
Adam	Stempel	Great.
Laura	Stern	The carry-over would be a benefit to continue earning CE credits continuously, without regard to when the credits apply. I have had a couple years where I exceeded CE accidentally. I prefer to learn about topics that are useful instead of casting around for things to fulfill my requirement.
Andy	Stevens	Conditions and regulation change annually
Deann	Stevens	A lot of other designations allow carryover of CE. I think this would be good for CFPs as well.
Charles	Stewart	Oppose on the basis of my previous response
Matthew	Stewart	Not sure. If you keep it at 30 hours, then I'd say don't allow any to carry over - or maybe a few hours (2-5). but if you raise it to 40, then yes, allowing up to 10 hours would give some concessions.
Scott	Stewart	Anything that makes the burden of the CE requirement less onerous I support. CFP CE is generally the outlier of continuing ed for all the necessary licenses to be a fee-based financial planner so while I spend hours and hours keeping up with the profession to serve clients, the reality is that almost none of it is in the format of a class that counts for CFP CE.
Eric	Strom	Yes, I like this. You should benefit if you are going above and beyond in this area.
Bryan	Strong	I strongly believe excess CE hours should be allowed to carry over to the next period

CFP BOARD

CERTIFIED FINANCIAL PLANNER BOARD OF STANDARDS, INC.

First name	Last name (c/o firm name, if applicable)	Response
Cherie	Stuece	Yes, I support a carry over. We all have different capacity to learn, attend, and fund learning opportunities. These are not pro-rata year over year. I support the idea of a small carry forward during years of more dedicated learning that meets the CE requirements.
Michael	Sullivan	this makes sense, the standard doesn't need to be so restrictive about exactly when hours are achieved as long as sufficient regular CE is being completed.
Alex	Sutherland	I like this one. Sometimes opportunity strikes at the wrong time calendar wise.
Charles	Swanson	This will give certificate holders some flexibility in meeting the continuing education requirements.
Anastasia	Taber	Sure, if we are increasing the number of hours of CE required.
Julie	Takkunen	I think there should be all kinds of creative solutions to CE.
John	Talleur	This would actually make sense.
Sima	Tamaddon	This makes sense especially if you add another designation
Landon	Tan	Makes a lot of sense! Sometimes towards the end of the period I'm interested in a higher credit course but the points would be wasted.
Christopher	Tarashuk	This allows individuals to plan for busy years such as many graduations or weddings or sabbaticals for older advisors who deserve a breath of fresh air.
Christopher	Tasik	IF you pass the 40 hours then yes this be allowed. If you do not, then no it should not be allowed.
Kriti	Tawfik	This would enable professionals to be more strategic in selecting learning opportunities, allowing them to align their CE with current relevant issues and priorities.
David	Taylor	Many times we complete CE at a conference which happens around the time of my anniversary and does not get counted for the next year. This is a reasonable thing to do
Don	Taylor	I don't see the need for the carry over. CE credits could be four years old by the end of the second certification period.
Josh	Taylor	At the 30 hour requirement. Per my previous questions response the CE requirement are becoming mind numbing.
Travis	Taylor	Again, this seems reasonable, and it does happen on a fairly regular occurrence.
Victor	Tedesco	Education hours are education hours and should not have a tight time frame window.
John	Thomas	Sure fine
Karrie	Thomas	If you can do excessive hours (more than the 30 hours required now), you should be able to do that on a regular basis moving forward.
Jeffrey	Thompson	Any hours above the minimum requirement should be eligible to be carried over to the following year/period.
Kevin	Thompson	Excess CE should not be wasted.
Mark	Thompson	other licenses are not carrying over, why CFP®?
Trevor	Thornton	I am in favor of this proposal only alongside the prior proposal of increasing the CE requirement to 40 hours per two year period.
Jim	Thorpe	I appreciate the ability to rollover a portion of any excess hours I accumulate.

*Comments are verbatim, not edited for grammar or spelling.

CFP BOARD

CERTIFIED FINANCIAL PLANNER BOARD OF STANDARDS, INC.

First name	Last name (c/o firm name, if applicable)	Response
Ian	Tollefson	No because there are two many monster CE courses that don't really equate to the actual hours and knowledge accumulation as it is.
Kieth	Tong	Keep existing CE requirements.
Brian	Toole	I think this is a great idea. We need some relief with CE and if we have extra it shouldn't just go away.
Sam	Torrez	I would recommend up to 15 hours.
Patrick	Trimp	Na
Cary	Tucker	Uh ... < chuckle> ... the tax laws and regulations and other applicable financial skills and knowledge can change enormously in two years. Are you seriously suggesting that continuing education requirements be reduced -- in a way that strikes me as mostly an added convenience to financial planners? How does making a drastic reduction (by over 30%) of continuing education requirements serve to further convince the public of the competency and dedication of CFP® professionals?
Nicholas	Tupaj	This proposal has my support.
Rob	Typher	I like this, because there may be those times when a planner really needs additional education on certain topics, but if it's above a total of 30 hours, it is not counted. Allowing carryover hours is reasonable and logical.
Ann Marie	Tyrrell	I like the idea of rolling CE over.
Inderdeep Singh	Uppal	Support it
Tamara	Uribe	Based on timing of CE I feel this is very fair.
Timothy	Valentine	If the additional education has been completed, one shouldn't not be credited for going over and above their minimum educational requirements in any given year.
Hannah	Varnado	This helps, so I don't have to restart if I get hours near the end of my term that puts me over
Cristal	Vernon	Na
Andrew	Vidal	I do not think this will have a major impact on the publics view of CFP professionals.
Gregory	Virant	Since many CE courses are pre packaged bundles and sometimes completing insurance CE or FINRA CE automatically counts towards CFP CE as well so being able to carry over is beneficial.
Solon	Vlasto	I believe this should be implemented if the requirement went to 40 hours for each two-year period.
Garrett	Von Behren	If we up the CE hour requirement, this makes a lot of sense.
David	Voth	CE should carry over into the next year
Kyle	Walchli	I think the material should remain relevant to the year you're in
Becky	Walker	Allow carry over because you don't unlearn the information. But don't increase requirement to 40 hours
Bryce	Wallace	This would allow CFP's to not stop at the 30 hrs and let them take more if they wish to carry over.
Zach	Wallace	Some years are busier or slower than others. This allows for flexibility

*Comments are verbatim, not edited for grammar or spelling.

CFP BOARD

CERTIFIED FINANCIAL PLANNER BOARD OF STANDARDS, INC.

First name	Last name (c/o firm name, if applicable)	Response
Jennefer	Walsh	I have had years where I completed more than the required 30 hours and wished that the extra would have carried over. I suppose 10 hours seems like a reasonable amount.
Lori	Walters	CE is an investment in time and money. A year that you have additional time would allow relief for the next certification period. This would also be helpful if CE is bumped up to 40 hrs.
Cody	Ward	Curious why this on the table? Who benefits from this change?
Victoria	Ward	I typically attain a few more hours of CFP CE, it would be nice to get credit for that.
Justin	Warren	I oppose the CE increase.
Lukendric	Washington	Yes. If one has prioritized education at a greater level in one period they should be allowed to benefit in a later period.
Beth	Watts	If the increase to 40 hours every two years, allowing for 10 hours of excess CE to be carried forward is vital. Often professional conference provide the CE hours and smaller firms could use the flexibility with the hours and staffing.
Saviez	Wazir	I don't know.
Rhonada	Weaver	Makes no sense to have one more thing to have to juggle.
Coleman	Webb	This is great and I think this should be implemented. Especially if you move the CE requirement to 40 hours every two years.
James	Webb	Good with this
Jeffrey	Weeks	This is a common sense proposal.
Curt	Weil	Please see my comments on the prior proposed change.
Justina	Welch	YES!
Mark	Wells	This would be greatly beneficial for very busy CFP professionals.
Katherena	Weyand	CE credits are too easy to accumulate from webinars, etc. to merit any carry over.
Jack	Wheeler	I don't see a problem with this.
John W	Wheeler Jr	Should actually allow even more carry over
Lanita	Wheetley	This recognizes the fact that we are going above and beyond.
Marian	White	Why not?
Gaius	Whitfield	This proposal seems reasonable.
David	Wiedmeyer	Whats the point of raising the CE minimum but allowing planners to bank hours? The purpose of CE is to improve your craft continuously.
Tyler	Wiegert	If CE is a box we have to check, everything we can do to make it easier to check should be done.
Charles	Williams	The motivates rewards professionals to put in additional time to study and improve themselves.
Ronald	Williams	See my last comments on the CE Tests and credits program - a chimp could pass it
Roger	Wilson	I like the idea of allowing excess CE hours to be carried over to the next reporting period.
Alexander	Winstead	This is a good idea and makes maintaining a designation easier
James	Wood	This would be helpful

CFP BOARD

CERTIFIED FINANCIAL PLANNER BOARD OF STANDARDS, INC.

First name	Last name (c/o firm name, if applicable)	Response
Christopher	Woodard	Sure, if you are getting extra CE hours completed then they should be allowed to carry over to the next certification period.
Leah	Woodly	Having a 10 hour carry over from year-to-year is effective and is commensurate with other professions.
Mark	Woodruff	Makes sense to bring in line with other professional certifications.
Jared	Woodward	If the new 40 hours is implemented I don't see a reason to deny carry over hours.
Jim	Wozniak	not in favor of the additional 10 hours and strongly recommend keeping the total @ 30 hours every 2 years.
Robert	Wright	Carry over would be nice.
Laurence	Wulker	The real problem has not been solved.
Elissa	Wurf	I'm iffy on this one. The point of education is to be CURRENT. On the other hand, two years is a fairly short period so the education isn't going to be too out of date, and life has a habit of throwing all of us curves at one point or another.
Michael	Wynn	I would suggest increasing the proposed 10 hours to 15 hours.
Jeffrey	Yeakle	Do you think that an extra 10 hours is somehow going to make me better, I don't think so!
Michael	Yoder	Great idea
Machaka	Young	No further comment
Z	Z	If someone wants to get ahead let them
Ian Zabel	Zabel	yes, I think that's a good thing. You're still getting the education whether the variance is one year or not doesn't really matter it de-tracks from servicing clients and we have to repeat experiences.
Konrad	Zagzebski	Increase carry over CE hours to 30 hours per year. IF boards agrees to increase CE requirement to 120 hours every three years.
Daria	Zalewska	Yes, I believe that would be great. There are some programs and certifications that would give more than the required hours and it would be nice if some of the hours carried over.
Arrash	Zare	I think we should allow more hours to roll over I currently have 69.5 hours for this current renewal period it doesn't incentivize professionals to learn and get more credentialing quicker.
Mark	Zeigler	I like this carryover option especially if you increase the hours required to 40.
Matt		However, I would lower the carry over amount to 6 hours and NOT increase the current total from 30 to 40 hours.