

**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 CFP Board to require CE on specific topics when new laws, taxes or regulations impact the profession, as determined by the Board of Directors.***

First name	Last name (c/o firm name, if applicable)	Response
Robert	Abendroth	I would only support this if these trainings are easily acceptable and the CFP board is ensuring quality of the trainings or creating them.
Brian	Acker	This is how CE should be used. I want to make sure I am fully aware of changes to strategy and new laws and regulations.
Jessica	Adams	If CFPs are to be the experts in financial planning, I think it makes sense to ensure we are educated on new laws and not cherry picking certain subjects. Even if we don't practice in a certain area, having the exposure will make us more well-rounded.
Lucas	Adams	Secure 1.0 was quickly followed by 2.0 and I'm willing to bet we'll see 3.0 in the next few years. Congress seems to be turning onto the fact that a majority of this country is woefully underprepared for retirement so laws will come quickly to help. Planners must know these laws and understand how to follow them.
Dennis	Adler	I actually mention this earlier. Yes part of CE should be to keep you UP-TO-DATE on changes in laws, taxes, work/life experiences, costs of living, new challenges that potential FP clients face. I especially think there is a gap in the academic learning standards that do not address for example debt restructuring or student loans. Both of these are now more common and the regulations are changing constantly. Also there should be a provision for CE credit on learning skills that you may be weak in. For example, handling touchy/difficult situations (e.g. divorces, estate plans excluding heirs, language problems, expats, caring for elders). CE should not just be about asset management and insurance products, it should include topics like technology, techniques, budgeting, persuasion, psychology.
John	Aguilera	We should be required to take CE that covers all of the various competencies that are required for certification. Right now, Ethics is the only required CE. The rest of hours can be almost anything. One can just always focus on insurance, or just retirement accounts. Each 2-year cycle we should be required to cover different topics, so we are current on all topics of financial planning.
Aaron	Ahlstrom	Makes sense
Frank	Akridge	as long as the board has practicing advisors, not simply educators, lawyers , etc who are not on the ground practicing

# CFP BOARD

CERTIFIED FINANCIAL PLANNER BOARD OF STANDARDS, INC.

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Yara	Alberto	I believe if CE credits are a requirement they should ONLY be for specific topics as laws, taxes and regulations change. It should not be restricted to being every 2 years and for a specified amount of hours, that's a waste of time and money and most people would choose the easiest material just to by pass the requirement and not use the opportunity to learn
Nicholas	Alcorn	I don't think it is necessary. CE providers (Quest CE for example, which our firm uses) update their content in accordance with legal/tax shifts, so I'm not sure why we need the Board of Directors to apply additional layers of regulations on top of this.
Austin	Allen	This could get out of hand, on an already complex request. CE on important topics will naturally occur and attract CFP to take.
Mitchell	Allen	Suggestions are better than mandates in this regard
Edi	Alvarez	Why determined by the Board? It should be because it is useful or beneficial NOT because the Board decides it is ... way too much marketing is still coming from the Board
Christopher	Amenita	Considering the critical nature of these issues and the impact on prudent recommendations to clients, I wholeheartedly support this requirement.
Ramzan	Amiri	Staying updated to the latest regulations is critical.
Jennifer	Anders	As long as these specific topics do not increase the number of CE credits required, I have no problem with this.
Michael	Andrews	Professionals generally will get CE related to their individual focus with clients. No need for this wasted effort.
Srihari	Angara	Yes, agree with proposal
Anonymous	Anonymous	See previous answers.
Elliott	Appel	Again, CE is not improving financial planners knowledge. We do it because it's required. I do my actual learning outside of those hours and particularly when new laws or regulations are passed. We are already doing it. I don't need to pay or find another course to take to make sure it fits perfectly in your parameters.
Bill	Aquila	This also seems reasonable, especially given the variable nature of our tax code and financial law.
Jaycob	Arbogast	I would support this, to keep education current. However I would like to see some kind of 'buffer' on how soon it needs to be done. For example, if I'm 2 months away from the end of my cycle, I don't want to have to redo a few hours because a new law came out. I would just want the new law to apply to my next cycle. Maybe a rule that once your CE cycle begins it can't be changed until the new cycle resets after 2 years. Something like a 'grandfather clause'
Stephen	Archer	It is critical that CFP's stay current.
Daniel	Armbruster	in addition, why not have approved courses made available through the CFP Board. Cost should be included as part of renewal fee
Brenda	Armstrong	This makes sense.
Laura	Armstrong	I support as long as the requirement is a part of the existing CE requirement and not in addition to it.

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Christopher	Arnold	As I mentioned in an earlier question, yes, the CFP Board should direct CFP professionals to CE that covers developments in the financial planning field, within reason.
Andrea	Ashbacher	Keep everyone in the know and ensure a minimum standard. However, this should not happen at additional cost to CFP holders. This is not an opportunity to charge more fees.
Melroy	Atkins	Allow CFP professionals flexibility to get CE in area they deem necessary to serve their particular client needs
John	Atwater	only if the CFP Board provides resources and access to the new required courses
Drew	Backer	It makes sense if you are going to have CE requirements, to dictate what you want focused on. If someone wants to do extra CE in other topics, they can do those and it can roll over.
Raymond	Backers	Bringing awareness to new topics is a great idea and will push CE development.
Jim	Bagnato	I support requiring financial planners to be aware of highly relevant topics that may impact their ability to provide sounds advice.
Colleen	Baird	Keeps us 'in the know' for situations that can have an impact on our current and future clients.
Luisa	Baker	As long as the CE is free and easily accessible I have no problem with this.
Dave	Balakrishnan	This should be limited to 4-6 hours of CE requirement so that the mandatory topics are a smaller subset of recertification CE requirement. Managing this with a rolling 2 year certification will be a challenge for advisors.
Michael	Baldwin	Please do not make this a political designation in either direction. Yes taxes will likely have an impact on the financial planning for most clients. On the other hand, neither laws about gender affirming care nor forced sterilization (depending on political persuasion) will have an impact. Please do not require education surrounding anything like that.
Melissa	Ballard	I support the spirit of this, but it feels like overreaching, thus I oppose.
Kristin	Balon	I like and appreciate this idea in theory, but how those courses are made available would make a difference in my support or not
Darryl	Banks	I support CE aligned with specific topics to ensure that CFP professionals stay current on significant impacts to client outcomes.
Christopher	Barker	I think that this would help with making the other hours I feel like I am wasting more useful.
Lloyd	Barnhardt	4. This also makes sense.
Amy	Barrett	A CFP professional will need to self-education to do their job well. There is no need for paternalist behavior on the part of the CFP Board.
Andrea	Bartlett	That would provide more assurance that the CFP professional is current on financial planning related rules and regulations.
Tejuana	Baskerville (National Association of Personal	As noted in previous comments, the timeliness of educational materials is vital to financial planners; guiding advisors to obtaining must-know information is a benefit to advisors and clients. HT

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	Financial Advisors)	
Marc	Bastien	This might be tolerable if it was approved along with the 10 credit carry forward proposal.
Craig	Baum	The practitioner should be in control and allowed to pick areas of emphasis that effect their individual practices best amongst all the preapproved CFP CE programs.
Thomas	Baysinger	FINRA already does this with annual Reg Elements. We don't need to be hit with this twice.
Geoff	Beck	I think this would make CE more valuable and would make CFP professionals more competent in real-time advice that they are providing their clients.
Leslie	Beck	This is much more important than requiring a fixed number of hours!!!
Thomas	Begley	I think this is important. It makes our CE more responsive to what we do on a day to day basis as planners.
Phil	Behnen (Centennial Advisors LLC)	Good idea
Brettq	Beimers	I see the CFP as the gold standard. Ensuring CFPs provide the best service, it seems logical to require they stay atop the new laws and regulations.
Claudia	Bellars	'As determined by the Board of Directors' is subjective to that particular Board. Some CFPs specialize in distinct areas, so requiring that it be specific to a particular topic is problematic. The CE providers should update their materials to reflect new laws, regulations, and taxes, and the materials should not be approved for CE if that is not done.
Jason	Bely	I strongly support this change. It would be very impactful to have a requirement for CFP professionals to remain current with changes in the financial advice industry.
Anthony	Benante	I would offer the specific topics as 'current suggestions', but not requirements.
Joseph	Benedetti	We are professionals. The board should be representing us NOT dictating to us.
Chet	Bennetts	The proposed change to allow the CFP Board to mandate continuing education (CE) on specific topics in response to new laws, taxes, or regulations demonstrates a proactive approach to ensuring CFP® professionals remain equipped to navigate evolving industry landscapes. This adjustment reflects the importance of staying informed on critical changes that directly impact the financial planning profession and the clients it serves. However, this approach requires careful implementation to balance responsiveness with flexibility for practitioners. It will be important to clearly define how mandated topics are identified and communicated, as well as to ensure that these requirements do not become overly burdensome or repetitive for professionals with diverse areas of practice. Additionally, providing accessible and high-quality resources for such mandated topics will be key to achieving the intended benefits.
Robert	Beswick	Do not mandate specific area of study as the board is assuming the CFP is practicing in a 'normal' way of client facing planning.

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Kenneth	Bieri	Once again, I value the letters but they are not the only letters one may wear. Your demand of time to continue to hold the letters is vast and while this ensures you are keeping up on new topics, it is a new mandate we are referring to.
Joshua	Biggs	The CFP is such a broad field that it does not make sense to enforce CE on specific topics that may have absolutely nothing to do with an individual's work in the industry.
Joseph	Billerman	This is a thoughtful, practical change that if executed correctly would enhance the quality of CE and the CFP marks. However, there needs to be limits and some litmus test(s) for determining which topics to include and which to not. Some obscure changes in law or in legal interpretations relating to a very niche part of financial planning probably shouldn't be mandated as a CE topic, for example. Furthermore, the CFP Board ought to ensure CFP holders retain enough CE time to pursue studies that they deem the most relevant to their professional endeavors (i.e. I would hate to see a scenario in which, say, 75% of the required CE hours had been assigned to studying some specific changes in estate law, which may or may not be relevant to individual CFP holders).
Kathryn	Blake	I support this only if there are systems in place that will help certificants know exactly what CE they need for each renewal period. My question is, will this change every 2 years, or will it be more like the Ethics requirement (ex. you need 6 hours of tax-related CE, 2 hours of Ethics, etc.)?
Steven	Blandino	I am not opposed to this as most CFP's would do this anyway. A well designed course would be helpful and CFP professionals should know the laws. That would be good use of the current 30 hour ce.
Brianna	Blount	This proposed change would ensure that at least some CE is relevant to industry changes & current events as the financial planning environment is subject to change especially with changes in law, tax, or other regulations.
Peter	Bobolia	Yes. We should be proficient in all relevant topics with laws, regulations, and taxes. CE providers will certainly rise to the occasion and provide the needed course materials.
Nick	Bodnar	No comment
James	Boles	This is helpful when major regulation or changes are sweeping through the industry, but also include suggested avenues for that CE
Danica	Bolton	This can create wasted time if laws are created that have little impact for a firm's clientele. If this is passed, the CFP board should create and offer a free seminar or course for all to participate in for the sake of consistency.
Keith	Bonner	We have to maintain competency to operate as a CFP and it is not through CE.
Jeremiah	Borage	If the Board would like to 'recommend' or 'suggest' particular topics for focus, this seems appropriate. 'Requiring' particular topics is overly prescriptive.
Becky	Boston	This would require us to be up-to-date on what's going on in the financial planning world. I'm surprised this isn't already a requirement.
Douglas	Bouck	Raising the quality of CE vs the hours requirement is a good direction.
Jordan	Bowersox	I don't need the board to tell me what it's important for me to know in my practice

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Christopher	Bowman	Totally agree that this should be required across the board as our industry changes over time. The communication and timeline of completion will be the only items I would want to be reviewed.
Scott	Bown	I am neutral on this. I appreciate the reasoning but at the same time, when I seek CE credits, I am looking for new knowledge or refreshing knowledge for the niche of clients I serve.
Bryan	Boyd	This would allow the board to best keep advisors aware of key topics affecting the client over time.
Phillip	Bracey	Since tax and update laws are interrelated to what we do there must be an expansion of allowable topics for CEU's
Cindy	Bragdon	Yes! We need to be current and demonstrate that to the Board.
Nathan	Bragg	It makes sense to keep up with updates legislation and information relevant to the industry.
Jason	Branch	This is necessary to stay on top of changes in the field of financial planning.
Tina	Brannan	Exactly!
Charles	Bremer	See my previous two answers. I am in support of this, but I would limit it to 2 hours. Additionally - with IAR's we have more CE's yearly required by FINRA so requirements of greater than 2 hours will again hinder my ability to serve clients in a way that promotes CFP.
Melissa	Brennan	Maybe new subject matter laws, but we all have compliance departments that keep us up to date on regulations impacting the profession and require us to complete annual CE. We do not need additional regulation.
Sarah	Brice	I strongly support vigorous practical CE. I fear that some CE is hastily chosen and does not always get taken seriously by industry professionals. I feel that for those committed to the designation, and committed to serving our clients; we should be held to the highest standards of Continuing Education to maintain our baseline knowledge; and that it should include updates to Tax laws, updates to estate planning techniques within the scope of financial planning; and increased ethics hours. There should be no ambiguity. We are held by this standard to do the best for those we serve, and to do the best we can, we should have the best in education to continue to do so for all the years that we work while holding this designation.
Shawn	Brickler	This is a bit intelligence insulting imo, I'm smart enough to get educated on new laws, taxes or regulations that impact the profession as they come about. I don't need a nanny board of directors assuming a CFP certificant isn't competent enough to do the same. Sounds like the CFP board is morphing into a government agency.
Sterling	Brightman	When new laws are passed, I will attend many webinars to learn the effects of these laws. Most all of them are not CE webinars. Generally, I need to attend several of these webinars to get the full understanding of the new laws and how they impact my clients. Many of these new laws will not require an hour or several hours to explain. It will be difficult for the CE vendors to develop courses to meet the minimum of 1 hour class unless they combine several new laws together. I do

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		not agree with allowing the board of directors to select specific topics. Approval of a vendor CE class is sufficient.
Nancy	Briguglio (Brightworks Wealth Management)	Gotta stay current.
Jonathan	Brinson	Obviously anyone practicing in this industry has an obligation to stay up to speed on new laws, taxes or regulations that impact the profession, however adding in additional board requirements on the specific subject matters that have to be reviewed via the CFP CE process is getting too narrow in the scope of CE. I would prefer to retain the ability to choose the specific subject matter for the CFP CE requirements as I know best what areas I need to devote more time to. My needs are likely to be different than the needs of others and maintaining that individual level flexibility is the most efficient way to make sure we're all getting the most out of this ongoing process.
Jack	Brod	Absolutely, so obvious.
Samuel	Brooks	This is necessary to stay up to date
Emily	Brown	CFP Professionals serve clients everyday, and it is important for us to stay on top of updates to rules, regulations, and laws.
James	Brown	This makes sense to me.
Kyle	Brown	Advisors or their firms are best qualified to know which CE programs are most helpful for them. Required content may not be applicable for advisors, and would therefore be a waste of their time and energy.
Mark	Brown	i am not comfortable with the Board of Directors arbitrarily determining what courses are required. There are so many impactful new laws and regulations that i feel we would be allowing the Board to impose onerous and very time consuming CE rules.
Al	Bruchnak	Again, my concern continues to be the ongoing regulatory landscape as well as current Ce requirements and the time and effort it currently takes to complete these tasks, any increase makes it more difficult to devote the needed time to other, more important areas
Timothy	Bryant	I did not read any research or findings as to why the 30 hours CE was not appropriate and why 'the Board' could add required CE hours on any topic they choose, whenever they choose. It seems like the current board administration just wants more power...without explaining whey there is a need for more power. Enforcing regulations is hard work. Adding more controls and requirements without explaining the issue management reasoning is not proper leadership.
Christine	Buckley	Support; however, I would like to see more specific language. Perhaps similar to ethics, a certain number of credits must be earned pursuing new laws, taxes or regulations impact the profession. the as determined by Board of Directors language is too broad.

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Kasey	Buckner	Many CFP Pros don't work in areas like taxes or estate planning, so throwing in requirement around new laws in non-practice areas would be a waste of time for them professionally, and whittle down the herd I think.
Nicholas	Bunio	Please see prior comments as well, but here are my concerns again: I like some of these ideas but I do feel that if we increase to 40 hours of CE every 2 years, but then add additional CEs if something changes (like major tax changes), will this additional CE be required in between the 40 hours? For example, I complete my 40 hours in 2024, then in 2025 major tax changes. In 2025, will I be required to do 3-5 hours of CEs for this? If yes, then we should keep it 30 hours ever 2 years! As, this would add even more CEs since life changes, tax changes, laws change all the time!
Dallin	Bunnell	I think anyone carrying the CFP marks should be up to date on the most recent legislation.
Robert	Burns	Each professional should be able to choose the education that they need according to their practice. There is enough mandated training through my company and government.
John	Butcher	It needs to have teeth though. How will this be enforced? Will CFP Board's non-expert personnel be giving this CE?
Cassidy	Butler	If the board will provide affordable options, I support this, but I worry that there will be limited options
Jeff	Butterfield	I would be in support of this. We are tasked with staying on top of new laws, taxes, regulations - anything relevant to the financial planning process so this isn't anything out of context.
Christopher	Cameron	Helps advisors to be more well rounded
Edward	Camp	If we're in the business of Financial Planning, we are already keeping on top of this. Requiring more training would be redundant.
Chad	Campbell	Seems like a good idea. Timely, relevant content isn't a bad thing.
Peter	Cardoza	This is more beneficial than non-essential areas. Also, many BDs offer training in these areas. Needs to be a way for this learning to count.
Michael	Carillo	This is subjective. Depending on the topic and relevancy, this could be a great idea or a terrible idea
Letizia	Carlisto	This is valuable to help all planners stay current on all new laws and regulations.
Sabrina	Carlson	I think this would potentially increase the quality of the CE attended.
Donnie	Carpenter	Financial planning is such a broad area that the areas of expertise needed to be covered differ from firm to firm. With an average client age of 37, the new laws, taxes and regulations that impact my clients are far different than those that impact the typical financial planner.
Charlie	Carroll	Our board should be bringing forward required dynamic learning as part of CE requirement that puts in the best place to help our clients.
Anthony	Carter	I strongly support this proposal
Brian	Cartier	The board should also provide recommended CE on these topics as part of the CFP dues.

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Shane	Cason	I believe current CE covers, or has the option to cover, these new laws, taxes or regulations. I don't think there needs to be additional carve out given the current CE options typically address these topics.
Steven	Cass	This will ensure certificants are versed on current standards, rather than just at the time of their exam.
Kyle	Champagne	I support this as long as the board provides avenues to get these hours done at a low cost or free. Such as ethics, if 2 hrs or required then there should be a 2 hr webinar, for free or at a low cost ,on what the board wants to cover to meet the requirement.
Alex	Chan	Staying on top of trends is important for CFPs
Teresa	Chapin	Only with sufficient notice.
Melody	Chartier	The CFP Board should not be allowed to declare by fiat from on high what laws and regulations impact the profession. How are we to know and assess the Board's competency to make such declarations?
Shaun	Chelf	1) CFPs work in many different facets and roles. A new law may be applicable in one person's role but not in another. 2) the time period for recertification is 2 years. Laws can be passed for some at the beginning of their 2 year period, at the end for another, making one person's ability to respond to the requirement different than other person's. In the meantime, a law or reg that was passed in the beginning of a 2 yr period can be changed or overwhelmed by events before the two yr period is up. 3) Lastly, I would not be overly trusting in the CE providers being able to create meaningful, thoughtful courses in a timely manner on topics the Board of Directors has deemed worthy.
Jeffrey	Chesner	By all means. Just make sure the material necessary to know and understand the changes are available.
Susan	Chesney	Again, the certificant should be able to choose the areas in which to spend their resources as they see fit. It's possible that a new law has no bearing on how the certificant practices. The decision should be made by the people who know what information they need to further their own education in a valuable way.
Christopher	Chestnut	the board is not always in touch with what is going on in the field...not a good idea
Jonathan	Childs	These topics are what help keep the CFP professional up-to-date with subjects that can directly, or indirectly, impact the clients they service.
John	Choi	CE must be relevant and current. I strongly support a requirement that CE should be on specific topics as the Board deems as impactful on our profession.
Scott	Christian	This would allow the inclusion of timely information that can be practically applied.
Kevin	Churchill	If we are actually professionals we are already doing this and likely earlier than any designation will create new CE.
Kari	Cierley	This helps us stay up to date on changes in our industry that we should be doing anyway.
Anthony	Cisek	*Recommended not required courses and topics. Encourage registrants to choose to take relevant courses. Make compelling courses.

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Sean	Clancy	Again, I feel CFP professionals who have multiple licenses do this anyways, but for those who are not, I do think new laws and or changes to regulations should be required by the board.
Steven	Clark	I think this makes a lot of sense however, I think a group of practicing CFP(R) professionals outside of the Board of Directors should make the determination as to what specific topics should be required. In addition, the information about the specific topics needs to be released by the end of the current year to be required for the following year.
John	Classe	This is a better approach than an increase in the required hours per biennium.
Gary	Clement	Being up-to-date is essential. This new standard would encourage that.
Chuck	Clifton	I don't think this kind of discretionary shifting of the requirement is helpful. For those of us that run very busy practices, discretionary changes like this would be very difficult to respond to. If this does pass, then the requirement should allow for such discretionary CE to be completed within two years of the requirement being mandated (even if that spans multiple CE two-year reporting periods).
Stephen	Close	I would not be opposed if the CFP Board would provide those specific CE courses at no additional charge above the annual fee.
Daniel	Clothier	I support this because it will keep our professionals relevant with the industry and market.
Heidi	Clute	AS long as it is not in addition to the 30 hrs.
Monique Rene	Coates	It may make good sense depending upon what is happening and how much it impacts all CFAs. Thank you.
Lisa	Cochran	I support this.
Laurie	Coe (A.D. Banker & Company)	We support the proposal to allow the CFP Board to require Continuing Education (CE) on specific topics when new laws, taxes, or regulations impact the profession, as determined by the Board of Directors. This proactive approach ensures that professionals remain well-informed and compliant with the latest legal and regulatory changes. By mandating CE on relevant topics, the CFP Board can help professionals stay ahead of industry developments, thereby enhancing the quality of service provided to their clients. We feel this proposal is a crucial step towards maintaining the highest standards of professionalism and ensuring that CFP professionals are equipped to navigate the evolving landscape of financial planning.
Eric	Coffman	Please give us the benefit of the doubt that we are staying on top of changes in order to professionally serve our clients.
Steven	Coker	You should not micro manage CFP professionals. We know our strong points, what areas we practice in, and ethically should already be taking the exact courses we need. Also, many courses we take don't qualify for CFP CE credit, because the providers don't want to pay the extra fees involved. For example, one provider I use qualifies for CFP credit only for their 8 hour courses, but not any of their 2 or 4 hours courses. As a Tax Preparer, I also have specific time requirement due to tax deadlines. You already require I complete all courses by April 30 every two years because of my birthdate. It's a burdensome requirement because of the

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		April 15 tax filing deadline. I end up taking all my courses way before the April deadlines. Plus my Tax Prep CE deadline is always October 15, and my CFP CE deadline is always April 30. I don't want to see a new CE requirement every time Congress passes a new tax law. Plus, my Tax CE courses often include law changes in the field of Retirement Planning, Estate Planning, etc. If you start getting too specific in terms of CE, the requirement may exclude those courses in specific areas, despite actually covering the new laws/taxes/etc.
Erna	Colborn	Within limits and it must count toward the overall required 30 hours
Akil	Cole	Sounds like a money maker for someone. Then the Board will start changing laws or be bribed to change laws so someone can benefit from the education requirement. I do wish the CFP would accept NASBA tax courses. They are quality courses and they relate to tax planning.
Patricia	Conrad	I feel like our designations create extra expenses already, this is another way that creates revenue. We would have to purchase these courses verses taking CE courses through webinars that are offered through venders.
Daniel	Conroy	This is a great common sense idea. It will be very beneficial for the CFP website to provide those CE resources as well.
Dante	Coppola	can require only if the CFP Board provides the CE on the specific topic for new laws, taxes or regulations
Alyson	Coran	I would support this if the CFP Board provides easily accessible, free content that can act as CE for these topics
John	Corrigan	Need to clarify with a timeframe to complete and amount - otherwise, I support your intentions.
David	Corry	The CFP Board must have the flexibility to keep renewal standards current with continuing industry changes and requirements.
Luke	Costa	I think this would ensure that CFP professionals are keeping up with standards of the CFP board.
Andrew	Cove	See previous statement. This is 100% needed as things evolve in our industry.
Beverly	Cox	I think this is a great idea and maybe if you require this specifically, then you don't need to bump to 40 hrs.
Brian	Creencia	This makes sense.
Jason	Croy	This does make sense as the new laws are typically applicable to client situations and most practitioners should be up to speed on them.
Jose	Cuevas	It helps to stay current on what matters within reason, like 2 credit hours.
Rachel	Currington	Absolutely in favor of this.
Eric	Curry	Direction on specific topics would be welcome and align CE knowledge across certificants.
Michael	Curry	I think this is a great idea.
Phillip	Curtis	Yes, this is a great Idea. Its exactly what CE is supposed to be for.
Michael	Daley	This would be a welcome change--prescriptive education requirements that are likely to be of high value because of their broad applicability should be highlighted in this way.

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Nicholas	Dally	I think this would better equip CFP professionals with topical information that will make them better practitioners.
Vincent	Damiani	Perfectly reasonable.
Craig	Darnell	I think it's important to stay up to take on new laws, taxes and regulation rather than just completing the same CE topics over and over.
Galan	Daukas	NA
Susan	Davies	Making the CE relevant is very important
Betty	Davis	I think allowing the CFP® to choose the topics that most suit their practice areas is better than mandating some topics to be required CE.
Dennis	Davis	Very important. The CE needs to be offered quickly enough for individuals to received training before start date of new rules. If you are unable to execute give credit for courses offered from all of the various providers.
Patricia	Davis	We have a duty of professionalism already and will not be relevant in our field if we don't stay current. I think it is AWESOME to offer CE on specific topics when new laws, taxes or regulations impact the profession and raise awareness, but do not support additional mandated trainings.
Susan	Davis	Current economic and tax literacy requirements make sense.
Matthias	Day	You would have to be careful with this but I do think that some things are necessary for CFPs to know and would help our credibility as members. This could be good for something like Secure 2.0 but could be bad for something divisive like DEI or how to have conversations with our clients.
Alan	De Michele	The only issue I would foresee would be the lag between when the Board decides a topic is relevant and the access to the appropriate resources to meet the CE requirement. Unless the Board is going to provide the CE program.
Massimiliano	De Santis	It should not be the job of the Board of Directors to decide which regulations impact the profession. Let the professionals decide. We have the mandatory ethics requirement, which I support. Beyond that, each of us has diverse practices and what is relevant for one firm or advisor may not be as relevant for another.
Garrett	Dearden	Extremely important with tax law changes come into effect. CPA/EA CE does a version of this already. Careful on what provider you choose to publish these special topic CE. Don't have it come from the CFP board itself since that could back fire on you. (See PPP loans changes during covid)
Anthony	DeBellis	Great idea to make sure CFP certificants are up to speed on changes. Many have the designation from decades ago and know very little of the actual laws in effect today.
Michael	Dechiario	As long as the CE exists, addresses the topics very competently and are fairly priced - that's a good idea.
Miguel	Delgado	N/a
Kathleen	Dennis	The CFP professional is able to judge CE required to maintain their competency. The CFP Board of Directors should not spend the money or time to require specific CE courses. They can include these courses and topics in the eligible list of CFP CE classes.

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# CFP BOARD

CERTIFIED FINANCIAL PLANNER BOARD OF STANDARDS, INC.

First name	Last name (c/o firm name, if applicable)	Response
Jeannette	DeOrchis	No, we already achieve this with my firm's in-house education courses as well as with new regs being included in the required annual FINRA and NASAA courses.
Bob	DePasquale	Relevance is of utmost importance. My only question would be how is that determined.
Dan	Devine	Yes, CE's aren't just review, but updating on a changing landscape.
Ashish	Dhamal	Changes must be accommodated in the CE curriculum.
Katherine	Dibbern	I believe this should already be broken down, much like it is in some states for CPAs. So many hours on taxes, so many on retirement, so many on estate planning, etc. Make sure people are looking at the big picture and not just their comfort zone/practice niche.
Michael	DiGrazia	I do not believe this is necessary for the majoring, however if you reduce the total hours if someone takes certain topics, the. I would be in favor.
Ryan	Dillon	I believe the current standard is sufficient and allows professionals to advance knowledge in areas of interest and expertise.
Douglas	Dirksen	Input from the CFP board will help us stay current on new, relevant topics.
Ashley	Dixon	This would be helpful especially if the CFP Board provided this as part of our annual fees we already pay.
Brian	Dixon	Most of this is covered by other CE requirements.
David	Doherty	I support this proposition so long as it will not add to the total number of hours requirement, the applicable courses are easily accessible (perhaps right on the CFP® Board website), not excessively time consuming, and free of charge.
Mitch	Doman	As long as these courses are easily accessible and actually helpful. It's easy to make them turn into mindless busywork, similar to the Utah Law & Rules CPE requirement for CPAs.
Kate	Donaldson	Great idea!
Daniel	Dorval	We are practicing financial planners. It is our job to keep up on new laws, taxes, and regulations that impact the profession! We know which changes affect our clients better than the Board of Directors.
Dominic	Dougherty	This sounds okay as long as the CFP Board takes responsibility for emailing such updates to me directly along with links to some approved options for completing the CE
Neil	Downing	New laws, new taxes, and new regulations are promulgated regularly - at the federal and state levels. It is up to the CFP certificant to stay informed. And the open market - CE providers - will update their own programs to help ensure that CFP certificants stay up-to-date. It is not up to the Board of Directors to pick and choose. Again, where will it end? Why require CE on one new law, but not another?, or on one new reg, but not another?, or on one new tax, but not another?
John	Duda	Seems like make-work. It ties into mastering your craft. You are either professional, or you are not. If it is a broad impact the Board believes is significant, the Board should publish guidance.
Josh	Duncan	This rule seems too vague and the BOD may require CE on subjects that all CFP professionals do not agree are necessary.

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# CFP BOARD

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First name	Last name (c/o firm name, if applicable)	Response
Kevin	Dunleavy	Makes sense
Michael	Dunlop	I support this proposed change as it ensures that CFP® professionals stay current with the most relevant issues affecting the financial planning profession. Allowing the CFP Board to require CE on specific topics, such as new laws, tax changes, or regulatory updates, strengthens the value of continuing education by ensuring it aligns with real-world developments. This approach not only enhances professional competency but also ensures clients receive the most accurate and up-to-date advice. It's a practical step toward maintaining the high standards expected of CFP® professionals.
Blaine	Dunn	This is a good requirement to ensure that planners are updated on current laws and regulations.
Paul	Dunn	as in my earlier comment, this education should be provided by the CFP Board if they are going to require it.
Dylan	Dwyer	If we are going to be required to have CE hours, making it more targeted is a great idea. At present, most CFPs are cramming to get these completed and seek out the most efficient courses (i.e. most awarded hours for least hours participated). A targeted CE course that gives useful and practical information would be welcomed.
Kedisha	Ebanks	I think the new laws are automatically included in the personal financial topics - if you are already working towards these, then you should be covered.
Jacob	Echols	I think this is a great idea. If something new is important enough then CFP's need to know it across the board
Peyton	Eckert	I think it should be required, even if a strong majority of planners are educating themselves on laws and regulations changes already.
Barry	Eckhardt	Yes, these are very volatile topics and should be addressed as they change
Richard	Eddy	I have mixed feelings about this. As previously mentioned, requiring CE is largely nothing more than a nuisance. On one hand, requiring specific CE content just adds to the burden (i.e., true professionals already stay current with updated and relevant topics, albeit often in an unstructured way). On the other hand, directing that CE be on specific topics important to the current regulatory, legal, or other environment might change CE from that aforementioned nuisance to a more valuable activity.
Larry	Elkin	A Board of Directors that either does not practice actively or whose practice may not be representative of the demands faced by CFP® licensees more broadly is ill-equipped to judge which topics are most relevant and timely to a particular professional. The Board of Directors also is not prepared to actually provide the CE training it would mandate, thus forcing practitioners to choose from a subset of vendors available to meet this requirement. This change could hardly be less constructive or appropriate.
Gina	Ellen	Definitely
Kevin	Ellis	You need to get off our backs and let us do our jobs. Who are you to decide what topics are high priorities in a given year? STAY IN YOUR LANE

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# CFP BOARD

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Ivy	Emerick	If new laws, taxes or regulations impact the profession, we need to understand them.
Scott	Emley	this would be a great improvement.
Matthew	Emmer	Very applicable and worth adding.
Nicholas	Erwin	I agree with this but CFP Board should be careful not to take this to an extreme. Maybe some language that allows for this but within limits may be warranted.
Amanda	Farr	Sometimes you don't work in the area where changes are taking place. I like the flexibility to focus my CFP hours on the areas of expertise I need new information in.
Jeff	Farrar	Yes in general but don't go overboard here. the market will naturally provide CE on important new relevant topics (like a 2025 tax law chance for example) and CFP certificates will naturally be attracted to new stuff. Dont have the BOD or staff micromanaging CE.
Caitlin	Fastiggi	More CFPs need tax background compared to what they currently have
Paula	Fedirchuk	I strongly support this change!
Tyler	Fedrick	This is a bit of an overreach. A good professional knows their weaknesses and what CE they need to improve on. They do not need someone to force them to take additional CE. This is also a slippery slope. CE providers are going to push a number of CE courses in order to make as much profit off of us as possible. We cannot allow this.
George	Fernandez	I don't really have an opinion on this one way or another. The reality is, if the CFP is a practitioner, vs. a CFP that supports the industry, they will likely attended courses to get up to date on new laws. So requiring it will have little impact on those delivering advice.
David	Fernelius	Give CFP advisors the freedom to chose what areas they want for continuing education. I do not want to be told what I should be learning. Most regulations are not worth my time to learn the ins and outs of. If I'm regulated....I will comply....I don't want to waste my time being told what to do before I have to do it anyway.
Ray	Ferrara	If we want individuals that are current with content and especially these special situations, it only makes sense to compel someone to do this. You may, however, want to consider the time in which this must be done. Should it be done with 2 years, 5 years or more?
Emerson	Fersch	This makes sense as a component to CE. Too many of these classes are on the same old tired topics.
Shelby	Ferstl	Agree / support
Brian	Fields	As long as there are capable and cost effective ways to provide these specific topics.
Russell	Fields	Yes, I think a portion of CE should be required to keep up with big changes that impact the profession.
Alice	Finn	See end
Kathryn	Fisher	It is very important that practitioners stay on top of current laws and regulations.

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**CFP BOARD**

CERTIFIED FINANCIAL PLANNER BOARD OF STANDARDS, INC.

First name	Last name (c/o firm name, if applicable)	Response
Daniel	Flanscha	This seems to me to be just one more step the Board would take to be more controlling.
Tim	Fliam	Staying up to date with current changes is extremely important. Making it a requirement is helpful as well to assure we are keeping up to date.
Kathryn	Flom	If it's information we need to know to be good at our job, I can support this. Most likely we're doing education on these topics anyway as it's information we need to know. If I can get CE hours applied, I have no issue with this.
Michael	Fogarty	I don't trust the board to choose my CE requirements. This leads down a road of forcing me to cover topics that are not as applicable to my practice. Please don't do this. Ethics is enough.
Ed	Foltz	Again, reduce staff and reduce costs. This proposed change will require how many more staff for CFP Board?
John	Foote	Getting ce is hard enough. You are just going to cause more work for yourself as a board to keep track of everything
Arlene	Foreman	The only problem I have with this is the definition of 'profession' in the change. 'My' profession is not recognized in any CFP material. A few years ago when other Board changes were made, I had to call the Board and ask how I should answer renewal questions when they don't apply to my profession. I was told how to answer, even though that really didn't 'fit.' I realize that my profession is in a very tiny minority, but it is one that came about as a result of all of the education and experience that the CFP designation stands for. It handles clients during their lifetimes and then takes care of them for generations after.
Jeremy	Forman	Other regulating bodies already handle this. Don't add extra and often redundant work
Adam	Fowler	This seems more reasonable than extra hours.
Hank	Fox	My concern with this proposal is the criteria by which topics will be selected and how many per area. Also, allowing the Board to make this determination is very subjective.
Mike	Fox	Again, CPE requirements are burdensome and not productive for most. Anything to make it easier is better.
Kerry	Franklin	I think a lot of CE is simply checking a box. Requiring more just helps CE providers. I like the proposal of specific relevant topics when appropriate. It is important to stay on top of the new laws and regulations.
Gloria	Franz	It is important to maintain an understanding of the changing financial world. It should be for educational purposes only.
Edwin	Free	It would seem that allowing this would mean CFP Professionals are constantly trying to hit a moving target with regard to content. Questions such as how soon after the new regulations or laws are passed or go into effect would the new requirement for CE topic go into effect. Which laws and regulations would meet this standard. Seems that it would be very subjective.
Darin	Freshour	Need to stay relevant to the times.

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First name	Last name (c/o firm name, if applicable)	Response
Charles	Freund	If new laws effect out business, our broker dealers and or states already require CE on specific products, laws and regulations. However a new law or reg not related to an individuals practice, then shouldn't just be a blanket requirement.
James	Friddell	The challenge is making sure CE stays current with the topics.
Janelle	Fuhrmann	Encourage the entities that offer CFP CE to incorporate it. The advisors will select those options if clearly marked as new legislation
Guy	Fulcher	Hurdles unnecessary
William	Fuson	Seems like something an organization would do that is trying to push an agenda that may or may not be in the best interest of the CFP professional. Most CFP's don't personally know anyone on the Board and we're supposed to now let me pick what we have to read? No
John	Galbraith	Seems very reasonable and only strengthens the CFP designation as being up to date on important changes.
Guillermo	Gallegos Binder	I like this idea to make Financial Professionals understand well new changes to regulations, etc. I would be interested to see if the educational material for special topics be distributed in a timely manner, and by subject matter experts on the fields. A special task force can be in charged on making that available as a research and educational tool for advisors in need to understand changes in the system.
Jim	Galpin	I only support this if the CFP education group will encourage good quality providers, and require providers to make classes easy to attend. For instance, Ethics can be hard to get and in my area I might only get one or 2 chances in a given year. I support good quality, and focused CE requirements, if the CE is readily AVAILABLE
Ann	Garcia	I *think* I like this but it all depends on the implementation.
Rachel	Garner	I think this might be fine but would like to know more on what criteria would be used to determine what would be required.
Kenneth	Garwood	Again, just makes sense. One of the main objectives to CE is to remain up to date with current regs, etc. Requiring the certificants to stay current with changes in the regulatory framework of our industry is a great idea.
Ara	Gasparian	Practical and keeps us up to date.
Christopher	Geddie	Support with one caveat - these required CE topics must be made available in multiple locations/through multiple sources. If it is a limited number of providers, it could create a monopolistic situation where costs are unusually high. (The cost of many CE options is already very high, in my opinion.)
Mark	Gelbman	I think it is important to have CE completed in areas of practice focus in addition to industry updates. I would support 10 CE Hours being directed study.
Matthew	Gelfand	The CE program is flexible about acceptable content and should retain that flexibility to keep it maximally relevant to each practitioner's priorities based on his or her day-to-day practice.
Marc	Genereux	If the CFP board requires a large number of hours for 'regulations', then the practitioner can't, in all honesty, do that AND still fairly prepare, via CE, in other

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		areas or disciplines. It may result in overload. (And a need for the Carry forward of hours.) Perhaps do it via recommendations or minimums but not to exceed a certain total of hours in any given area. Like Ethics is 2 hours.
Kevin	George	I'm oppositional for this one as well because again it seems like an opportunity for a money grab and I don't trust that it will be handled correctly if/when done. I believe in broad learning and learning specific topics but this is a dangerous slope for someone else to come in there and require a course that costs two arms and two legs because it is only available through one provider and every certification holder needs it to maintain licensure.
Victor	Gersten	Strongly support
Drew	Gibbons	It's very difficult to satisfy the current CE ethics requirement without paying for a course. The primary beneficiary of adding more specific requirements will be the companies that offer these courses.
Jessica	Gibbs	Creates a burden on CFP CE sponsors to create quality content quickly that meets the CFP Board's requirements, and on CFP certificates to find CE that meets the requirements
Amy	Gierak	The new laws, tax and regulation updates are covered extensively in the financial planning publications. If the Board feels strongly about this proposal, provide no more than 1 CE credit exam per year with all updates, when necessary.
Sarah	Gilkeyson	I think it is relevant and necessary to stay on top of industry changes as it pertains to professionals and their clients.
Jonathan	Gilliam	ABSOLUTELY!
Allen	Gillespie	I do think making sure professionals keep up their knowledge on new laws, taxes, and regulations is important, but they may not always be applicable to one's practice so there is a balance that needs to be considered when assigning specific CE.
Joseph	Gitto	As a continuous learning in the craft the learning required to serve our clients goes beyond the standard of FP
Charles	Glassey	It's the CFP board's responsibility to make sure CFP holders to be aware of changes in the law.
Bruce	Glor	Good idea
Peyton	Glover	This is not a bad idea. It might keep CFPs up to date with changes that affect their clients and the way that the CFP manages their client's funds.
John	Godfrey	Makes Sense
Heidi	Goertzen	You already require specific ethics CE and it is the most difficult and most expensive CE to get because it has to specifically meet certain requirements that you set out, rather than what people practicing may actually find useful.
James	Golden	Sounds hard to resist politicization
Matt	Gomoll	very important to have the most current knowledge
Tim	Goodwin	That's fine, but I wouldn't start taking license in this area beyond this and the current ethics requirements.
Linda	Grant-Smith	Great idea

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Daniel	Granucci	Most practitioners are doing this anyway on their own. Maybe you could add one mandatory course that covers recent changes at a high level, similarly to how ethics are treated. Something like 3 credits of current events.
Roy	Gray	With significant changes, this would require certificates to stay up to speed on the changes.
Michael	Greco	CFPs, much CPAs, have areas of focus. Requiring study in areas which are not part of one's area of practice is not necessarily helpful to the planner or the public. For example, I do little to know insurance work. Requiring me to take CE on new regulations pertaining to Split Dollar Arrangements does not help me in my practice. Before someone counters 'what if you encounter a client that has a split dollar plan?' - will taking a short, online CE course really make me sufficiently competent to address that matter for my client? No, it will not. If you have ethics and integrity, you will bring in someone else to fill that knowledge void. Requiring CE on it won't help me, the client or protect anyone from an unethical CFP who now thinks that they know enough because they took a CE course.
Therese	Green	This would be worthwhile as long as the coursework is readily available.
Christopher	Greene	This will just turn into a money maker for CE providers. It will also be difficult to find good CE's on new topics in time to meet any requirement. It should be our responsibility to keep up to date on what affects our clients and practices. The board is likely to require topics that don't affect my business, like AI, which I don't use
Andrew	Griffith	As long as the list of permissible topics is appropriately defined and it is something that can easily be managed by the CFP Board's staff.
Kayla	Grodi	I think these courses are extremely helpful and necessary.
David	Groe	The Board should stop micro-managing what CE credits should be taken. With the various CFPs involved, why would they mandate certain 'new laws, taxes or regulations' classes be taken? Again, this is attempt at more power and control by the Board.
Lesley	Gross	I would only support this if the Financial Planning Board publishes articles in the Journals of Financial Planning on specific topics when new laws, taxes or regulations that impact the profession occur.
Joshua	Guadarrama	Not determined by the Board, I feel that may be too invasive.
Phil	Guerrero	This would be harder for some, but does actually make sense and would be a way to get the entire community up to speed on recent changes. It may also weed out some of the part time people so would be helpful to the full time working membership. I don't know the membership breakdown of working hours etc, so maybe as a business decision would be worth checking what percentage of membership is part time. Also if requiring specific topics the board would need to make sure there are education companies that offer timely courses as well. This rule change may require a 2 year window to come with it just to make sure the education companies are also up to speed since most of their stuff is a few years old.

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Jake	Guller	I would want to spend my time completing CE on topics most important to the profession and CFP profession at large. This would help keep professionals knowledgeable at areas deemed important by everyone who is a CFP professional.
Levi	Gunn	May be irrelevant bc of the variety of advisors and what they specialize in but wouldn't be bad.
Scott	Gutman	As long as the CFP board makes these easily available without added cost, this is a good idea. If they are only available by certain providers who charge, then I strongly oppose.
David	Haas	My problem is not the requirement, but the logistics of managing it both for the certificant and for the CFP board. Let's say you identified something that should require extra education such as SECURE 3.0. Once you decide it's required, then who does the requirement apply to? If CFP one has their renewal in one month, then do you spring it on them for the current period or the next period? Maybe CFP two had their renewal right before the requirement. Really the education should be necessary sooner rather than later, but CFP two has 24 months to complete it. The only way I really support this is if the CFP board itself provided the education and the requirement was outside the normal 24 month education period. Maybe you require every CFP attend one or two specific webinars on this subject. Hold them a few times and allow CFPs to review a recording as well. Then give a 3 month or 6 month time limit to get it done. It can count for the normal CE cycle as well, but the requirement is specifically time limited and the CFP board is providing the resources to get it done.
Nicholas	Hagan	I am against increasing the CE burden on practicing CFP professionals in any way.
Patrick	Hagan	CFP are professionals and should know if they need specific education. The ethics classes already state we need to work in areas of expertise. It is good to recommend but a board does not know what we specialize in or all the outside education we have which may include seminars, web updates, college continuing education etc.
Ted	Haley	The CE requirement should be strengthened in many ways, and this is an example of a current deficiency.
Andrew	Hall	Liz Miller gave the example of ethics and the secure act when comparing this change; so my opinion would be to give this change, name it and claim it and make it permanent; meaning 'current topics' or 'current legislation' current changes in law and practice whatever name you want to give it but for the public to understand it and for it to be more clear to the professionals, why not have 'current law and practice' be a CE requirement
Gina	Hall	The Board of Directors may or may not understand/convey what is important to American families and therefore they should not have control to direct (limit, deflect, highlight) our continued education topics.
Larry	Hall	Makes sense, but within the 30 hour requirement.
Thomas	Halonen	It is important that we are learning current information so we can assist our clients in the most relevant manner.
Jason	Hamilton	We should be able to determine what will best fulfill our goals.

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Trent	Hamilton	I would support this, its important to have CFPs updated about important topics, but I don't see how it would work practically. Seems like it would be arbitrary as to what the board decides is important that year or not. Shouldn't that be up to the individual? I understand keeping CFPs updated but why not just send out a news letter if you want them to be aware of important regulations? Top down control of what you want everyone to learn would require a high investment in order to monitor and implement. I don't think the cost would result in a net benefit. If done right i am in support of it. IF done right
Kade	Hammes	Yes! 1,000% I'm a sole provider and it can be difficult to stay on top of new laws, tax changes, and regulations. I work hard to insure that I stay informed. My thoughts are that by requiring this, we will see more CE providers give us these updates and make them easier to find! Example: the ethics updates are very easy to find because of the specific requirement.
Allison	Hanley	I fully support this because we are serving as fiduciaries and need to stay on top of changes.
Michael	Hanrahan	Why should I allow someone else to dictate my area of interest, especially when you currently charge for 'unregistered' course reviews before allowing the CPE credit?
William	Hansen	It is crucial that professionals stay up to date. Sometimes that means learning new things outside of your pre-scheduled CE.
Renee	Hanson	I am opposing as I do not feel the board would look to education that is needed but rather look to easy opportunities ... further diluting the credential.
Parker	Hanson-Harden	Professionals should be held to a standard of keeping up to date on changed laws, taxes, and regulations that are pertinent.
Mingming	Hao	This makes sense in theory but it makes it hard to search for courses to satisfy the CE requirements, and as a result people tend to not want to renew
Charles	Happel	Practices are too varied to make this a benefit.
Tim	Harder (Quotient Wealth Partners)	This is exactly why we need CE. Very supportive of this. It should count toward the current total CE hours. Also, these would seem to be hours that could be justified to be carried forward if the current total hours had already been met.
William	Harder	I support this but the Board needs to ensure there is meaningful CE opportunities available.
Kirstin	Hark	I like this idea - Kitces is already thinking this way & providing valuable / timely educational content (ex: SECURE Act 2.0). Very glad to see the CFP Board lining up with this thinking.
Dean	Harris	That makes good sense to keep CFPs informed to better help their clients.
Jessica	Harris	I should be able to choose my own areas of focus for CE
Josh	Harris	No opinion
Adele	Harrison	This seems reasonable and necessary.
Brenton	Harrison	I support but feel there should be an appeal process if the proposed law does not impact the professional's current role or client base. For example, I have zero

# CFP BOARD

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		retiree/pre-retiree clients. I would not want to be required to complete CE on an RMD change or Medicare.
Gerri	Harrison	Commented on this before
Randall	Harros	As long as it counts towards renewal CE, this is a very good idea if it's an above average production.
Elliot	Hartje	Continuing Education providers generally incorporate new laws, taxes and regulations in their content. Adding a mandate will only add more work and cost to maintaining these requirements.
Andy	Hartsman	It is critical to keep all professionals in our industry, especially CFPs, current on changes to tax laws, etc. that may change annually or every election cycle, etc.
Ryan	Harvey	This change only makes sense to ensure that CFPs are competent with current laws and regulations. If CFPs are required to do CE anyway, why not require that the CE be highly relevant?
Andrew	Haskell	This could be incorporated in the already required 3 hour Ethics course.
Michael	Hathaway	Easy for the BoD to mandate something without ensuring that enough opportunities exist to fulfill the mandate by practitioners (see IAR requirements in 2024)
Kim	Hayes	This is a much better proposed change than increasing the number of hours required. The quality and timeliness of the CE could use an upgrade.
Victor	Heetai	Worried about the timing of completion for mandatory CE with varying renewal dates for all certificates
Daniel	Heidel	As regulatory environment continue to change rapidly, I am in support of requiring specific CE for important topics.
Alana	Heim	This (specific CE topics) should not be specifically named by the Board in its standards. It becomes tedious and extra work for the board to address, every year, if not multiple times per year. I also oppose this as it feels unnecessary given the Board already approves which courses qualify as CE for its members.
Tiffany	Helleson	I am concerned about timeliness of this proposition. I support needing to be educated on the latest laws, rules, regulations, etc. But when those rules change, (SECURE ACT IRS rulings for example) can the board be nimble enough to update the requirements no matter where in the year a CFP® professional has to complete their CE? I don't have high confidence in their ability. I also think it is a little too broad to have the board decide what is important since CFP® professionals can serve a number of different industries and clients where certain updates may not affect them. For example, someone who focuses on personal financial planning vs. an expert in defined contribution and benefit plans. They have very different needs for being experts in certain regulations and laws.
Brenton	Helms	We are in an ever changing environment, and held to the standard of diligence and knowing our industry. This should be required.
Tyler	Helton	I believe CFP(R) professionals should study what is most relevant to the clients they serve.
Eric	Hencley	This idea does make sense. At least it is relevant information.

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First name	Last name (c/o firm name, if applicable)	Response
Kevin	Henderson	This is a great idea. The CFP Board should be requiring specific topics to be reviewed. For example, when Secure Act 2.0 was passed, there should have been a requirement amongst all CFP professionals to review those topics.
Kathryn Shea	Henningsen	With the caveat that they provide opportunities for CFP(R)s to garner this knowledge or make it known to us where we can get this information.
Bradley	Herdт	This would create more uniformity in the knowledge of current pros. A recently successful examinee has very comparable knowledge to another candidate, but practitioners are not held to the same standard. While we often sort off to our 'niches', the public needs confidence in a maintained, baseline standard of knowledge among practitioners.
Glenn	Hermanson	This is best proposal of them all. I'd much rather be getting CE hours staying on top of new laws, regs and taxes than taking another course on the basics of annuities.
Terrence	Herr	Professional should be allowed to take the CE they feel is most appropriate to their practice needs. It would be better for the Board to put out notices of changes and leave it up to the professionals to determine if further education is needed.
Joshua	Hester	Strongly support, I get opportunities for BS CE all of the time, if laws change the Board needs to be able to require specific training to ensure that certificates are currently competent and qualified.
Sam	Heveroh	Absolutely. I think this is an excellent addition to the standards as it will make most advisors hone in on their skills specifically in areas that they may not overly utilize on a regular basis
eric	hilliard	I can support this however, 1) ONLY within the current 30 hours, and 2) so long as it is ONLY relevant to 'new laws, taxes or regulations impact the profession'. This type of CE needs to keep curriculum tightly within the framework of these concepts. Venturing too far from this is a very slippery slope that could cause irreputable damage to the CFP brand.
Jesse	Hindson	Advisors and CFP pros should be able to keep up with new laws and regulations that impact the industry own their own.
Jeff	Hinish	I don't mind 1-3 hours of required topics. It would be nice (especially with our higher fees we pay now) if this was provided through the CFP website free of charge!
Deb	Hinton-Brown	Yes, I think it is important for us to stay abreast of regulatory changes etc.
Mark	Hoemann	Pretty self serving, BODs change all the time
Nathaniel	Hoffman	Do not dictate to us what is relevant and not relevant to our individual practices as FPs. This is one more example of the CFP Board thinking they are a regulatory agency.
Patrick	Hoffman	Great idea to keep up, like SECURE 2.0 but follow on allowing those who have met their CE requirement to carry over excess if they have met their required Cues for the current period.
Garrett	Holcombe	New topics should be included in CE, however, I do not believe it should be required by the Board.

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# CFP BOARD

CERTIFIED FINANCIAL PLANNER BOARD OF STANDARDS, INC.

First name	Last name (c/o firm name, if applicable)	Response
David	Holland	As previously submitted, this language is too vague and the CFP Board cannot be trusted with this flexibility in selecting topics required for continuing education by CFP credential holders. This assertion is based on 1. the CFP Board's LinkedIn posts and 2. the forced acceptance of unilateral terms and conditions of CFP credential renewal. If the CFP Board gained the flexibility it is asking for, future required CE topics would surely include social and political topics such as DEI, race, LBTQ, etc. I would welcome a conversation with the CFP Board; it has strayed far from its original purpose and it needs help.
Taylor	Holland	My colleagues in the profession and I already keep a very close eye on changes and how it would affect our clients. I don't believe this level of oversight is necessary.
Benjamin	Holm	There is a lot of crossover in education between insurance, planning, and investing. Requiring CFP only is an inefficient use of time and education.
David	Holtzman	As a practical matter, it's necessary for CFP(R) professionals to be conversant in these topical areas. Mandating specific CE topics simply increases the burden on maintaining the designation with no benefit to the profession.
Adam	Hopper	I would say strongly support, however I am not sure when/how quickly options would exist to complete CE on new laws, taxes or regulations. Which could make it difficult to fulfill this requirement.
Pamela	Horack	CFPs tend to keep up with changes as a matter of being a fiduciary and maintaining the best service for their clients. Given that, there is no need for this requirement.
Aaron	Horne	This seems like a great idea and I fully support it. Oh... presuming those 'specific topics' are related to the new/changed information. The way its worded right now doesn't necessarily tie the two. It would be unusual but you could use this wording to require a cooking class because some tax law changed.
Landon	Horne	I think that's part of the professionalism of a CFP, staying up to date on those things. I'm middle ground on it being required in CE.
Justin	Horowitz	My support on this will vary depending on how much of a hand the CFP Board implements and what sort of topics become required. Limited involvement - maybe 25% of total CE requirements - on agreed topics could be useful.
Brent	Horvath	Any CFP worth the marks will do this on their own.
Jim	Houghton	Not sure about this. Certain new laws or topics may not be relevant to all.
Nathan	Houser	I like this idea but would be very cautious in how this is rolled out. Again, a lot of us are getting CE through American College Courses which should be updated with current content and laws. If we need to take a class to get our CE hours, plus take a separate and additional mini course on a specific law then you are adding an additional burden. We already have the CE time plus the separate Ethics CE time. I believe in the purpose of CE but would not like to see this become a massive burden.
Brian	Houts	This sounds nice in theory, but who administers the CE? The loose relationships between CFP and FPA and other groups allows for complexity in 'required' topics being taught in many different ways.

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**CFP BOARD**

CERTIFIED FINANCIAL PLANNER BOARD OF STANDARDS, INC.

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Adam	Howard	It's important to stay abreast of new laws
Alec	Hubbard	To believe this change could be implemented well one would need to presume that the Board is a premier body for assessing the significance and impact of new laws, taxes, and regulations, and that the Board has the capacity to source enough premier CE providers on those issues to make the specifically demanded credits easily obtainable. At this moment I don't have evidence that the Board has the ability to competently take on those functions. That said, I am open to the board sending notifications and suggestions on new laws and regulations to educate on to demonstrate that they are in touch with the financial planning landscape.
Joel	Huet	Not necessary and complicates the process.
Chris	Hull	This depends what the legislation is. The better course of action should be freely available informational webinars or pdf summaries distributed to CFP certificants.
Lisa	Hunter	But not necessarily to increase the total CE hours needed.
Joseph	Huston	have to stay current
Dave	Hutchison	My duplicate other training some of us require from B/D rep, RIA, FINRA, Insurance that some of us need in addition to CFP
William	Hytner	We do it own our own,
Amy	Irvine	I seek education where I am less knowledgeable - I hope others do the same. I don't want to take a CE course just because it has to fit in a column, even though I don't really need the education on that topic.
Jacob	Ivey	Great item
Brian	Jackson	I believe this is a very appropriate way to ensure new laws, regulations etc are being kept up with in conjunction with CE credits.
Dustin	Jackson	As long as these requirements are effectively communicated, I support this.
John	Jacobs	Only when there are new laws, new tax rules or regulations.
Richard	Janes (Charles Schwab)	Demand from clients and advisors to stay on top of new law will likely 'pull' advisors to learn about these topics regardless. It will not need the board's prescription/assignment. Additionally, this may also add more responsibility for oversight and classification for what qualifies a law or regulation to be assigned.
Helen	Jardine	Internal to the company I work with we have ongoing updates and trainings related to these topics.
Dominic	Javier	Must remain current with laws, regulations and standards.
Kora	Jefferis	It is important to stay up to date on new laws, taxes, and regulations that could impact the profession.
Robert	Jeter	Relevant and timely CE - that would be excellent!
Carol	Johnson	Continuing education should reflect what the professional feels is beneficial to their clients. If new tax law will help them, then they will take those courses on their own
Mark	Johnson	This information is already included in many of the courses we already take. Everything changes so quickly that by the time the requirement would be announced, changes would already be in effect. Changes are completely out of the control of the Board and any practitioners. It would be ridiculous to take a

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# CFP BOARD

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		required CE course after changes to the rules/regulations had already taken place. Just look at Secure Act and Secure Act 2.0.
Annette	Jones	I feel it's important to include CE courses which include new legislation and/or changes in program requirements. One area which I feel needs to be included Social Security - requirements, program changes, etc.
Audrey	Jones (Financial Life Designs LLC)	Only if you include IAR as those credits. IAR requirements have 6 hours of laws and regulations.
David	Jones	That makes some sense if you can lower the number of total hours of CE required as of today. Please allow us to have a life and not spend ALL of our time and energy and resources on CE.
Kevin	Jordan	I'm in favor of having consistency across the profession.
Joshua	Justice	This keeps all CFP practitioners up to date and ensures everyone certified has a base level of knowledge regarding changes that occur within the industry.
j	k	You seem to have a lot of faith in the Board of Directors. Your faith misplaced. They are idiots.
Henry V	Kaelber	Believe the current requirement is adequate.
Melanie	Kahrs	This is probably so far my personal favorite proposed change! So needed! Things are constantly changing. And we need deeper material on how tax and legislative updates impact our profession and strategies.
Michelle	Kaicener	Financial Planners should be free to study topics that are relevant to their client base, if they are going to be required to do CE. If a CFP is already working with a CPA or Tax Attorney, for example, it would not be of great benefit to personally follow each and every change in tax law.
Matthew	Kalajian	Please do this.
Archie	Kangethe	we are likely already having to do specific CE to meet our other licensing obligation's.
Amber	Kanzenbach	Support AS LONG AS the CFP Board provides access to these required topics for free either on several occasions or through an online portal.
Jennifer	Karch	I would actually really like to have more information as things change as sometimes that can be hard to come by
Robin	Karpan	Great way to make sure we stay up to date on new laws.
Ashley	Keamo	How would you plan to implement this? Who would choose the topics that are so important that all advisors would be required to have a CE training on them? In my experience, financial planners want to be on top of new regulations and so they seek out this material anyway.
Kathleen	Kee	CFPs must be competent in their foundational subject matters. We don't need the BOD to determine what is important to CFPs - via specific topics. Those with CFPs are in a wide range of specialities and should develop their CPEs that benefit and support their specialty.
Jean	Keener	Yes! This is a really good change.

# CFP BOARD

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First name	Last name (c/o firm name, if applicable)	Response
Mark	Kelly	Forcing this on professionals is too much. I believe we are in the industry to serve and empower our clients and learning beyond CE is more important than checking a box.
Patrick	Kelly	We are well rounded enough without adding this element.
Kit	Kenny	Current standard is sufficient.
Erin	Kerber	I support this as long as we can carry-over 10 hours of CE. I would hate to have completed all my CE requirements, only for the Board to come out and state we have additional requirements due to a new law.
Henry	Kincaid	seems appropriate
David	Kinder, RFC, ChFC, CLU	Any practitioner worth working with should be doing such education on their own. It should not have to be regulated. So this means that an 'authorized CFP course' would have to be created? I wonder whose special interest it was to pass this one? Some CE provider? I'm strongly opposed on the principle that you shouldn't have to mandate or regulate what planners should be doing on their own already.
James	Kirkpatrick	CFP professionals should have freewill and choice on topics - don't need someone else calling the shots.
Andrew	Kish	This change should not be implemented as some CFP professionals may not be affected by the new laws, taxes, or regulations that could be generalized to the entire profession.
Ryan	Kittrell	People should be able to focus on CE in the areas that are most useful to them. They need the current flexibility.
Alan	Kneale	As long as counts toward CE hour requirements
Michael	Knight	This will improve CE relevance and increase professional effectiveness.
Robert	Kocembo	Keeping current is professional.
Joseph	Kochera	This depends heavily on the availability of the training to satisfy these requirements and seems to be wide open for interpretation. Is there specific courses or is there a vagueness to what will qualify as determined year to year and board member to board member?
Henry	Koehne	Assuming this is on topics for new laws and taxes, and not some new ethical requirement that is not a new law.
Brandan	Kools	Only if it counts towards the original 30 hours already required
Joel	Koon	I agree that there should be a requirement to learn new regulations as they come into force. This also just leads to better, more knowledgeable, planners in general.
Brian	Koonce	Not every financial planner does the same thing. Those new laws might be irrelevant to an education planner or someone extremely specialized in one niche. They should choose the CE relevant to their companies
Paul	Kopey	As professionals, we should all know what topics and new developments in law, taxes or regulations are applicable to our practices, and do not need the CFP Board to mandate such requirements. This is an overreach. If the Board feels the need to help, I would suggest an annual communication to all certificants with suggestions on areas and topics they highly recommend obtaining education, but not mandated.

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Brian	Korb	Yes, for sure! Any new information that impacts the financial planning process should count towards CE.
Joseph	Kosek	A good CFP will already be doing this in the areas it affects their client base. In every tax law change there are irrelevant pieces that do not need to be learned since the changes do not affect everyone. Requiring CE for irrelevant subtopics is a waste of time.
Jeffrey	Kostis	This requirement will reduce my ability to best serve my clients. By requiring CE for certain topics on an ad-hoc basis, I would either need to wait until the Board determines the topics, approves the providers and materials and a class is offered to start helping my clients or I would need to take a class on material I already understand to 'check the box' because I was able to act faster than Board's approval process allowed for. Either way, my clients will not receive the timely information they need.
Skerdi	Kostreci	Again, more useless time wasting
Brien	Krank	See he should be pertinent or what's the point. I had a situation where one learning program wouldn't let me take CFP ethics because it had not changed from the prior year.
Ross	Krause	Yes absolutely we should be required to have ce on new and updated topics that are relevant to our industry
Scott	Krizek	This will create arbitrary requirements that may not be relevant to all cfo candidates
Austin	Kunzler	More relevant education.
Gerry	Lachnicht	My support for this would be contingent on making sure that training on these specific topics is available.
Lars	Lambrecht	Conceptually I am on board with this, and hope it would be done reasonably.
Robert	Lamperti	this would have been awesome for RMD rules
Chuck	Landgraf	As long as this doesn't add to the number of hours required
Jamie	Lapin	This is part of what's needed to remain current and valuable to clients.
Trenton	Larsen	Sounds like a way to charge more for specific CE
James	Larson	Yessss
Kevin	Larson	But DO NOT add this as additional required CE !
Brittnei	LaRue	This can be invaluable for the industry. I strongly support this. Many advisors operate on outdated knowledge. This will help CFPs stay up to par on knowledge that is relevant and current, setting the bar higher for them which is appropriate.
Daniel	Lash	That is a slippery slope as the board of directors could have a bias of what specific topics are needed. Any good CFP should want to do this and not sure it needs to be mandated.
Steven	Latham	Only if created originally within the CFP Board organization. Allowing Kaplan or other content providers to produce this would only add more costs and inefficiencies to the CFP community. Otherwise, I would suggest getting rid of CE completely per my prior comments.
Laura	LaTourette	makes sense

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John	Laughlin	Stop.
Ed	Lebold	Only at time of renewal as part of normal hours requirement, not additional
Danielle	LeChard	This is important but might be hard to monitor for us professionals
Kristen	LeClair	This makes a lot of sense. However, I'd like to know how the board can make CE content available.
Jonathan	Lee	Specific changes to legislation may not be relevant to our practice.
Michael	Legge	Changes in tax law are arguably the most significant portion of financial planning. Yes, requiring CE around these topics should be implemented. However, if this is going to become required, there should be CE classes at no cost covering these sectors easily available through The Board or otherwise. The annual fee that was recently raised to retain CFP® certification should cover this assistance.
Jennifer	Lehman	Other professions have a 15 hour per year or 30 hours per two years requirement. Many allow some excess to carry over. I have law, CAP, and AEP. I would prefer to leave the requirement at 30 hours every two years, allow 20 hours to carry over, and require ethics every cycle plus perhaps a legislative update.
Shan	Lei	If specific topics are required in CE, more free resources should be available. It is recommended to reference what CFA Instituie is doing regarding the CE.
David W	Lentz	People's needs vary so much, I am not sure this is constructive
Mark	Levesque	This makes sense to me. If something particularly important comes up that we all need to be aware of, having a requirement to gain CE credits on the topic is perfectly reasonable and serves to ensure CFPs maintain the relevant knowledge to appropriately guide their clients.
Peter	Levine	This would cause an undue burden, in addition to all of the duties that I must do regularly it would be very burdensome to track down all the specific courses. As an active CFP professional, I am already seeking training on new laws, taxes or regulations that impact the profession, because I would be a disservice to my clients if I did not stay up to date on this important subject matter. Making it a CFP requirement would make it redundant for me and bring less efficiency to my practice and it would take away precious time from meeting with clients.
Michael	Lewis	encourage, but don't feel it needs to be a requirement
Nan	Li	Agreed
Darren	Liberski	CE on specific topics of importance would make sense to me.
Dante	Liberti	The new laws may not have any application to a particular practitioner's typical work
Gary	Liberty	Just because a law is changed in one area it may have nothing to do with the type of practice a specific CFP runs. I understand that we are to have knowledge in many areas, it seems a waste of time to be forced to take CE courses in an area we do not practice. This is why the rules require we refer clients to someone that has competency, if we lack competency in a certain area. We do not need the heavy hand of the board telling us what courses apply to each of our individual practices.
Jason	Light	Doing this will help with knowledge consistency among CFPs and support the good of the profession.

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# CFP BOARD

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Malcolm Leighton	Liles	Certificants should have the flexibility to obtain CE on topics most relevant to his/her own practice.
William	Liles	CE needs to be flexible.
John	Link	Okay - Now I can revise my prior opposition. LOL
Robert	Lipsey	The Board is presuming that all CFP's practice in all areas. This is not necessarily true. If this requirement is enacted the direction will eventually be generalists with no specialties.
Vance	Litchfield	People need to stay current with changing laws and topics. I support this.
Houston	Little	I like this, as plenty of things are always moving in our industry. However, I would like if there were pieces that may be required, but still options to pick which ones you want with the remainder of the CE.
Chad	Lively	It's a good idea, but who determines this and what if my practice is very Tax focused and someone else's isn't? We should have the ability to choose our own CE to cater to our area of professional focus and the needs of our client base.
Robert	Livingston	I recommend you do not make it a 'requirement'. That would become very cumbersome. Laws, taxes, and regulation changes are not just Federal. Every state may have their own additional laws, taxes, and regulations. And, if we advise in multiple states this would get complicated. By virtue of being a 'CFP professional' we are required to provide our clients with the best advice and guidance. Therefore, we already have a mandate to remain up to speed on the laws, taxes, and regulations that could potentially impact the planning for our clients.
Bill	Lloyd	We don't need the CFP board to assign courses. I think all of us are capable of determining our own CE needs. Why would you want to micromanage this process? You guys already have enough to do in promoting the marks.
Ken	Logan	If the Board thinks a CFP needs to know something that has materially changed from past practice, then I'm fine to require that, but if the topic is required I would encourage the board to provide that CE to the CFP's at no cost.
Noah	Londer	I support.
Paulo	Lopes	I strongly support the proposal to require CE on specific topics when new laws, taxes, or regulations impact the profession. Ensuring that CFP® professionals stay informed on critical changes enhances the quality of financial planning and protects clients. My only concern is ensuring the CFP Board's reporting system accurately tracks these required CE hours to prevent administrative issues. Assuming proper implementation, this is a necessary and beneficial update.
Tonya	Lore	Probably a good idea but availability of the specific CE should be considered. I work for a large firm so for me it's not an issue but working independently finding specific CE can be difficult and costly.
Ted	Loughry	This should be the standard already! If I never have to complete another annuity suitability CE credit, it will be too soon!!
Alicia	Love	100% makes sense
Kristina	Love	Some CE is a refresher and some things are new. Stay up to date on new studf

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# CFP BOARD

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Eric	Lowder	I trust the boards judgment on what topics should be included.
David	Lowe	This will encourage CFP® professionals to allocate their CE hours wisely (toward topics on which new education is most useful). This will discourage CFP® professionals from wasting time by enrolling in low-value general CE sessions just to accumulate CE hours. However, CFP Board should not be overly restrictive with CE requirements for specific topics. It is sufficient to require two hours in tax, two hours in laws and regulations (if CFP Board determines there have been significant legislative updates), and two hours in the psychology of financial planning. The rest of the CE hours should be available for any topics the CFP® professional finds most useful in serving his/her clients.
April	Lowery	Must stay abreast of news IRS rules although sometimes they are not entirely interpreted correctly for a time period...
Brian	Lowery	What constitutes you being the decider on this? Let individuals decide what they want to learn for CE.
John	Loyd	Again, we already have enormous demands on keeping up with all the different regulatory and educational requirements. Most CE providers provide these type of updates anyway with classes as the profession expects/demands them. But 'forcing' it is another thing. And who is the almighty that decides 'what' constitutes the new required CE? The 30 hours of CE (like it is) is sufficient and need not be adjusted.
Alejandro	Lozano	again to avoid repetitive ce
Taydy	Luis	Gives unnecessary power to board
Timothy	Lux	In 100% support of purpose driven, and timely, CE requirements as it relates to the evolving financial planning landscape.
Christina	Lynn	Who is going to determine what should be required? Who determines what is relevant? Seems like you are creating less transparency and more bureaucracy.
DJ	Mahler	This makes sense
Casey	Mahoney	No opinion on this as long as it can be counted toward the 30 hours per year required. if it stacks on top, then absolutely not.
Charles	Maina	Professionals need to upskill to reflect changes in the landscape, it helps them serve clients better and avoid regulatory and other pitfalls.
Bonnie	Maize	This could be beneficial. I see members of our profession saying untrue or misleading things about how changes will affect consumers quite often, and as a profession we should be able to speak with a more unified voice to show competence.
Patrick	Maloney	With the input of CFP members. I do not think it should be at the sole discretion of the board.
Mason	Malozzi	I strongly agree with the change, it will help keep financial planners more up to date on impactful topics
Josh	Mancell	Provided that those topics are offered for CE through the CFP website.
David	Mannaioni	This is the whole point of continuing education - to stay up-to-date. Great idea!

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# CFP BOARD

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Joseph	Manno	too much detail, simply require CE and let the advisors determine their own needs.
Santo	Marasco	I support this because it forces us to stay current.
Jessica	Mardock	I support only if the CFP® Board provides enough of a notification for the requirements so that CFP® professionals have time to plan for the CE.
David	Markle	I am hesitant to have the Board of Directors mandate the specific topics of CE and think they should provide alerts and suggestions on topics for CE. My fear is it will lead to one CE provided over charging for comparable education available from another source which may not be approved.
Carey	Markoe	Makes sense to me, though these credits shouldn't cost any more than a de minimis amount.
David	Marotta	So the board would determine what 'special topics' are significant enough to warrant requiring CEs on them. I don't trust the Board sufficiently to delegate this power to them. What keeps them from picking social issues to be 'special topics.' If you want to have this, why not try it out voluntarily first? In fact, you can pick a theme for messaging and marketing.
Kenneth	Marshall	Absolutely.
Leo	Marte	I believe adding specific topic requirements will complicate the CE requirement and make it more onerous on practicing advisors. We are already required to participate in an Ethics component, which I believe is essential for the reputation of the marks. Adding requirements that are non-essential risks diluting and negatively impacting the engagement of CFP® professionals who invest in CE within their domains of greatest opportunity. As CFP® professionals we already have a professional duty to stay relevant and competent in all areas impacting our profession.
Bruce	Martin	I don't need the board making decisions on my behalf for what I need to learn. I am a people (not a person) and God gave me free will.
Paul	Martin	This is relevant to our practice.
Barbara	Martinez	Providing free or low-cost options for mandated CE topics would also help ensure professional accessibility.
Mitchell	Mass	This will improve the odds of people seeking out meaningful CE credits.
Kevin	Matthews	I am not oposed to the idea, but I want to see more detail about this. Virginia CPAs have to take 2 hours of updates related to new rules and regs, but each of us works in different areas. A person who sells employee benefit plans, should not have to take 10 hours of individual tax updates if their specialty does not require them to know or understand this. If forced to do so, it becomes a 'check in the box' and not really an update relevant to what they do.
Katherine	Maxwell	Get the presentations out quickly or approve company presentations as soon as possible. We need that information as soon as something becomes law or a regulation - not months later.
Rick	Mayo	Aside from ethics, more direction as to to where to improve our knowledge and skill set would be appreciated. Right now it's too open. Track the type of CE's the

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		practitioner is accumulating so there's no over emphasis on investments, which is the most common type of CE
Noah	Mazur	Makes sense.
Tommy	McBride	We have not done this before and no reason to start now. There are always changes so the existing CE should cover it naturally without specifics.
Christopher	McCauley	I like it. Some of the tax laws and RMD changes are a big deal
Jeffrey	McClure	I commented on this two questions before.
Steve	McConnell	I think this is an important change and helps to ensure that CFP® professionals do not drift too far from competency in the CFP Board's vision of the CFP body of knowledge.
Jack	McCormick	I think staying up to date is very important to this profession.
Kyle	McCune	Yes! Again, to maintain the high standard of professionals who maintain their CFP marks, professionals should be required to be knowledgeable on changes. They cannot be allowed to avoid researching or looking into new laws and regulations and be clueless. If someone does not like this requirement, then they may be misusing the CFP certification and are misrepresenting the meaning of the marks.
Justin	McCurdy	Yes, this would be good to ensure professionals are learning about specific topics.
Jessica	McDonald	We should all be up to date on the newest regulations; makes sense to me.
Jude	McDonough	I think this will help us stay on top of changes in the environment. It is important that you offer resources for this education and I'm assuming you will with this support.
Catherine	McDougall	I agree with this, however on do think FINPRO is doing a good job with this so maybe its not necessary.
Ryan	McGhee	Makes sense that we stay current with new laws and regulations.
Thomas	McGrath	Overreach to dictate topics from the BOD. We are adults and as such have the ability to determine what courses will benefit us most. This is a more efficient use of my time as I can determine where I may want to brush up on various topics.
Alan	McGrew	Administering by the Board's CE area may be difficult, but concept is fine.
Aidan	McGuire	All professionals should be staying up to date on relevant changes and making this a requirement of ce will help ensure that this does in fact happen
Tricia	McIntosh	If, in the judgment of the CFP Board of Directors, significant changes have taken place or are afoot in any number of areas affecting the financial-planning landscape including regulatory changes, amendment of federal, state or local tax codes - especially as may affect estate planning, broad changes in economic policy, retirement or social-security policies and healthcare, it is incumbent upon the board to ensure that CFP professionals are kept abreast. Requiring topic-specific CE in such instances is wise and forward thinking.
Ben	McLintock	I am fine with this concept in principle. However, I could see a potential issue arising for a CFP who is about to close out a two-year renewal period and the Board elects to require additional CE prior to renewal. This could potentially place that individual in a difficult situation to complete the additional CE within the timeframe before their renewal period closes.

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# CFP BOARD

CERTIFIED FINANCIAL PLANNER BOARD OF STANDARDS, INC.

First name	Last name (c/o firm name, if applicable)	Response
Justin	McMaster	Focusing CE on truly value-added topics like law changes is a good idea. These topics, because they ensure professionals are staying current, should be prioritized.
Kiernen	McTaggart-Ivezic	Professionals must stay relevant, as long as the board takes a long term view on what should be included then it will be a benefit. The planning profession needs to be proactive as well as reactive, keeping competency up to date is essential. I think that the board should be very careful about how it selects what should be included in these regulations and standards and make the selection process available to view and review by CFP certificates.
Katherine	Medina	I have worked with CFP's that do not keep up with changes. The test they passed years ago in no way resembles the current test. The best way to make sure the standard is set with both new and old CFP's is by setting clear expectations on CE credit.
Michele	Meier	Not every CFP® professional practices in every area. We must already keep current on the changes that impact our area(s) of expertise.
Jeffrey	Menough	Conditionally support, if it is the only CE that is required. Why keep re-hashing the same material every year on old topics. CE should only be on newer updates. CE should be limited to less than 10 hours every 2 years so as to not waste time / money of the planner. 10hours should be sufficient to cover what is new / changed.
Jonathon	Merickel	That I strongly support, especially tax topics
Greta	Messarra Woodward	understandable, already required for annuities, LTC, etc changes
Christine	Messmer	This is simply common sense if a person wants to be a financial advisor...to know the current tax laws or any changes from year to year. It should not be mandatory.
Cynthia	Meyer	That's a good idea. However, there should be some notice so it's not required at the last minute.
David	Middleton	Great idea, especially if the board will make it very clear which courses to take.
Aaron	Miller	The market and the individual CFP certificate holder will provide direction on what is important or not regarding CE.
Derek	Miller	If quality content is provided this makes sense
Jeffrey	Miller	6
Maureen	Miller	Sounds interesting but difficult to implement. How fast is the decision made that something is required? Will this cause it to become more expensive to maintain certification, because fewer providers will have this now-required specific CE and may charge for it?
Patrick	Miller	we should always be up to date on changes and have to focus attention when this is the case
Steven	Miller II	This is ideal. There is no reason to force CE that is irrelevant, redundant, and/or monotonous. CE should ONLY be required when significant changes are made. (Ie the TCJA) There shouldn't be a set number of 30 credits. Every two years, the board

**CFP BOARD**

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		should determine what is essential and have the amount of CE to correlate appropriately.
Ronald	Mims	N/a
Michelle	Minisci	As a professional - I keep on changes and education already - that is why I am a CFP. I think that by the time my two year window roles around and the board releases a topical requirement - the educational component would be antiquated. The case of too little too late. If you are a practicing CFP - then you take relevant classes any way.
David	Mitchell	Staying current is imperative, so requiring CE on timely topics makes perfect sense.
John	Mitchell	As long as the education is good - Please make it easier for vendors to create good content.
Lucianna	Molinari	You are assuming that we don't keep up the new laws. We are professionals. This is not a nanny state. Again unnecessary overreach.
Michael	Montante	yes, over 50% of what we due is related to tax law. The investments are now done by computers.
Alexander	Moore	An advisor who did not complete CE related to TCJA changes, for example, would be out-of-step with current best practices and would do their clients a disservice.
Kyle	Moore	I don't think that a Washington,DC based board should be determining what specific topics we need to be brushing up on. The fact is many CFP holders are much more in tuned with what needs to be addressed than board members who have never actually be a financial planner.
Kristine	Morcos	CE is most effective with new topics that are interest and need some initial attention.
Callie	Morgan	Making this change will ensure that we stay current and relevant. Will the CFP board provide notifications to us regarding these specific topics and when CE courses/trainings are available?
John	Morgan	I would keep the CE process as it...introduce new topics as an option only for CE credits.
Scott	Morley	Again, just simply makes sense.
Katrina	Morris	This would actually be extremely helpful in making sure I am getting the most relevant CE.
Stephan	Morris	would this actually make CE relevant? Sounds good!
Ian	Morrison	This would be great. The challenge would be to empower advisors to have the necessary knowledge without burdening them with overly cumbersome CE. I am a strong supporter of making significantly higher standards for what passes as CE.
Darren	Mullenix	I think this becomes too random to keep track of. I would hope that most of us are doing what we can to keep up to date with new laws and regulations related to the industry without the Board telling us we now need Xhrs on a specific subject matter.
Caden	Mumford	Laws, taxes, and regulations should be kept up with by every CFP. You don't need a CE requirement to make that happen.

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Kahlela	Mungin	None
Evan	Murphy	We must always be up to speed on any changes in our industry
Jillian	Murray	I think as long as the board is providing clear guidance on the CE this is a great idea to keep everyone up to date.
Lori	Nadglowski	I have to keep up to date on these topics to be a financial planner and usually it's not through ways that would count for CE. I should select CE based on my interest and practice. It shouldn't be more complicated.
Randall	Nakamura	Each of us has a different group of clients with different needs. Let the planner choose which areas to emphasize.
Frank	Napolitano	Sounds fine. Not sure when the board will review these changes.
Jeffrey	Neavor	There are enough CE requirements in place. I disagree with micromanaging professionals that have earned the mark and trust of CFP Board. If the CFP Board stands behind a professionally licensed advisor, you would think we could trust them to make good decisions for the best interest of their clients on CE. Putting more regulations on professionals seems to be treating adult professionals as if their judgement can't be trusted.
Gregory	Nebel	This looks like over regulation, adds cost, increases certification cost, and becomes 'we know what is best, you will do it'. In other words a few (The Board) decide what the all (over 100,000 CFPs) will do. Let the market decide what topics are important and required, it will do a far better job.
William	Nedza	While I agree that topics should be 'topical', unless and until this proposal was very well-defined and communicated for further comment it should not be approved.
Devin	Neitzel	Absolutely agree. Certain CE should be required for all members. Just like for the CPA, ethics must be taken every year for most states as it is a fundamental topic to be covered. No reason that the CFP Board shouldn't be able to require important CE
Chris	Nelson	I think this is a fantastic idea, as long as it's not abused/politicized.
Jack	Nelson	Specificity is important
Stacie	Nemetz	Being current on topics that impact our profession is vital to maintaining the integrity of our brand and delivering high quality service to clients.
Jon	Nettles	Financial Planning competency is best measured by focusing on the fundamentals not things that change from year to year or that might be a focus for one professional and not another.
Lucas	Nettles	CE should be relevant and specific to the individual. Allowing the board to determine what is most impactful is overreach.
Jordan	Neuschwander	I believe advisors should stay as up to date as possible and this will help make that happen.
Jacob	Newcomb	This is great to stay on top of the newest things. Strongly support
Santine	Ngwe	It help to strengthen knowledge
Sara	Nicholson	It's hard to keep up with the changes in the law, regulation and taxes, so CE that addresses those changes would be a great help.

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Timothy	Nickas	The CFP professional should make the decision themselves.
Anthony	Nigro	This is a winner, being required to learn new changes in the industry is super helpful
Paramjit	Nijjar	This is absolutely necessary. Please make sure that the providers are competent and provide comprehensive education on these. Other choice would be for the Board itself to provide the necessary resources in a timely manner at one place.
Ilie	Nistor	good idea
Doug	Noble	That's a constantly moving target and it would impact other areas that we may want to get CE in
Douglas	Noble	We already get this through FINRA and our BD as well as insurance. This is duplication
Don	Noblit	BOD should have no say - only membership input!
Cady	North	I agree because it is important to keep apprised of new laws and regs
John	Northrop	This is huge and other industries should follow suit. I have CPAs who are not aware of the SECURE Act 2.0 provisions because their board does not place emphasis on staying up to speed on the new legislation. I think certain topics (new legislation/tax laws/estate provisions/etc) should be required CEs just as ethics is.
William	Oakland	agreed
Bob	Obernesser	Who will dictate what actions meet this new CE threshold. Our firm provides the education required when changes, additions affect our industry & clients.
Celina	Ochoa	This is an excellent use of the CE required hours.
Kerry	OConnor	It is difficult and expensive enough to find CE opportunities to meet the existing requirements yet alone finding opportunities that will cover highly focused topics specific to new laws. This change also seems to just complicate the process and increase the cost for the CFP® professional, without adding a lot of value. Not every new law impacts each CFP® professional in the same way so forcing CE on a topic not relevant to all of us would only seem to take away from our ability to focus on topics that do significantly impact our day-to-day work.
Anne	Oestriecher	CE is only meaningful when it adds to our knowledge. It is too easy to take courses on information already understood just to check the box.
Cherry	Ohms	This seems to be a good suggestion to keep up with the evolving new laws or regulations impacting the clients. It requires the CE content providers to swiftly come up with new classes to meet the demand. Who is to review and approve the CE contents to make sure they're indeed compliant with the new laws or regulations? Are they swiftly enough for their approval process? I would make it an option but not a mandate.
Bridget	Olesiewicz	It takes time for CE courses to be created on new regulations/laws - passing this proposal without a commitment to offering free CE coursework on the topics makes it too difficult for members to find the courseware.
Nathaniel	Oliphant	CFP® professionals should always be the most up to date of any financial professionals when new laws, taxes and regulations are introduced.

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Robert	Oliver	It should be up the individual to determine where s/he needs to focus. Requiring CFP who is also a CFP to focus on taxes would be silly. This requirement would also create administrative hassle for CFP professionals and the CFP Board.
John	Oluwaleye	CFP® professional must: Place the interests of the Client above the interests of the CFP® professional and the CFP® Professional's Firm; Avoid Conflicts of Interest, or fully disclose Material Conflicts of Interest to the Client, obtain the Client's informed consent, and properly manage the conflict; and
Thomas	Ouimette	We need to be current in our knowledge so I support this.
Olalani	Oyegbola	I believe 'recommendations' can be given, but I do not believe requirements should be made on what training to take and when to take it.
Melissa	Paddock	If this is approved, it would be helpful for CFP to provide CE coursework that aligns with these topics that are required as a part of our membership, so that we are getting correct, timely information from a source that we are already paying membership fees to.
Jason	Palmer	This is a solution looking for a problem. Speaking for my Chapter, there are multiple quarterly and annual CE presentations / updates for almost every new law, tax, or regulation already taking place. One does not need to mandate a special CE presentation on the SECURE Act, BOI, or Annual Tax Law Changes and similar. These incredibly obvious topics that are already being presented - among others. I would prefer to see the Board list these topics of interest a 'preferred' topics that should be covered and included in the CE reporting requirements. I would agree if the Board stated that the mix of CE was suggested/ required(?) to cover at least one CE Credit (or a certain number of Credits) in specific areas LIKE 'Tax Law', 'Retirement Planning', 'Government Regulations' similar to how it requires so many 'Ethics' Credits over the two year reporting period. I am concerned that the Board would not be able to react fast enough. The SECURE act has gone through a number of revisions as has the interpretation of the Tax Code. Would the Board just specify that one must include 'Retirement' CE or would they specifically call out 'Secure 2.0' presuming it retains its' name as the specific topic? Then what happens when/if SECURE 2.0 gets changed or repealed during the Reporting Period? Would one need to take it again or replace with the next iteration to meet the reporting requirement?
Peter	Palmer	It's important to stay up to speed on financial planning topics.
William	Palmer	Too subjective. Rather the CFP Board should alert and offer, rather than require, CFP professionals to obtain CE that may be useful.
Jacob	Paltzer	If it's important to provide quality advise to my clients and act as a fiduciary. I don't need the CFP Board to make us do it.
Jonathan	Panning	I could see this getting out of hand.
Jonathan	Panzica	Need to be able to ensure professionals are up to date and not just sitting on a certification from years ago when the industry was vastly different. Have seen professionals not up to date on laws or tax regulations. They simply take CE online courses that gets them to keep their designation whether they actually are educated or not.

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# CFP BOARD

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John	Parrillo	Staying current is essential
Jeff	Pasternack	This should not exceed 20% of the required hours.
Jammy	Pate	The more help the board provides in keeping current the better
Michelle	Patel	This policy is too vague. Either you require the specific topics always and it is transparent about which topics are required, or you do not require specific topics at all. Way too hard to jump through the hoops depending on when a new course is required, ability to find this course, and some who have pending deadlines for CE will be too adversely affected. Re do this one. Needs way more work.
Christian	Patterson	I like the idea, but I feel this could be harder to enforce / track.
Jennifer	Patterson	This will help ensure a similar standard of knowledge across CFP professionals. I would like to propose that if this standard is passed, then CFP board will directly inform CFP professionals by direct reach out, rather than rely on associations, membership organizations or other third parties.
Jason	Peck	New regulations may or may not impact an individual's specific planning practice. Don't think that certain topics should be forced.
Julia	Peloso-Barnes	I strongly support this proposal. One way to implement could be requiring a minimum number of hours in each renewal period that specifically addresses laws, taxes and/or regulations that have been passed or gone into effect in the 24 – 36 months preceding the renewal date. Make a standard – such as 2 – 4 hours per year or renewal period, in the same way Ethics is required each cycle. Making it a standard will help increase awareness of the need to stay current, and the public can be educated that every certificant is required to undergo continuing education on new laws, taxes and/or regulations in order to remain in good standing.
Jessica	Perkins	I think this is an extremely relevant proposed change, given the constant change of regulations and laws that impact the profession. It remains extremely important for the Board of Directors to maintain an unbiased review of what laws and regulations most directly impact the profession. I expect the Board to make well thought-out and informed decisions when it comes to determining the topics.
Kimberly	Perreira	I support with the caveat that the board has identified reliable sources to provide the CE on that specific topic.
Trent	Perry	Yes, I agree.
Kris	Persinger	CE should be left to the individuals based on their own needs and practice profile. No need to be a nanny state telling everyone what they need to do
Laurie	Pertile	I would agree with this change only if it is included in the current 30 hour requirement.
Jon	Petersen	But only if the CFP board includes the required CE topics as part of the annual membership fee. The financial designation industry is already overrun with excess costs for CE credits. This reeks of an excuse to inflate the profits of the CE course companies at CFP members' expense.
Kenneth	Peterson	It is important for Professionals to be able to recognize how new laws and taxes apply to their clients. Often it can have significant impact and professionals need

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**CFP BOARD**

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		to know how to adapt. Not being able to can result in significant damage to a clients situation. EstatePlanning is one such area.
Michael	Peterson	Helps keep us relevant!
Zulma	Petty	The pace of changes in areas such as Tax, Insurance, & Estate Planning is critical to providing up to date and relevant advice to serve clients best interest.
Cindy	Phelan	There are so many people that have CFP licenses and they practice so many different roles. I do not think this requirement is fair since there will be people that changes do not affect.
Zach	Pidgeon	Agreed, this keeps us a top of the education component.
Susan	Pilon	For some professionals, requiring specific topics may not relate to what they are doing or how they practice. This also will likely be punitive to the smaller firms/independent CFP professionals who don't have large firms that will pay for this CE.
Natalie	Pine	But I would also include tech, AI and present topics that are relevant to today.
Matthew	Platt	By being a CFP it is understood that you need to keep up with regulations and changes within the profession. Unless the CFP board plans on issuing its own CE curriculum, I don't see any way to regulate this fairly.
Kevin	Podell	I feel this will help CFP(R) professionals stay current on issues that directly impact our ability to properly advise our clients.
Stephen	Poll	Great idea
April	Pollard	Provide us specific entities you want us to get that education from. Some outlets may not provide it.
James	Pontious	Most employers and trade journals are already doing this. Now the CFP board is going to be the one to decide on what is new and relevant. This is over engineering and just not needed
Susan	Pool	My clients vote with their feet and expect that I will remain informed on laws and regulations impactful to our profession. To imply that I won't learn without a 'mandate' is insulting. From a practical standpoint, learning is ongoing and I learn far more from other professionals like accountants, attorneys, etc. that I do from mandated course work. Often I need to learn these things well before official 'CE' is developed. It is insulting to imply that we won't stay on top of our work without mandates from the Board. More rules does not mean better qualified professionals.
Bruce	Popper	Depends on what the board determines to be impactful to the profession. Instead of a requirement, I think it should be a suggestion/recommendation to CFP's who practice in certain areas. For example, my practice has a deep focus on estate planning, asset protection planning and insurance planning. I have investment clients of existing advisors referred to me for consultation in the areas I focus on. I don't need to spend time studying the next new Monte Carlo simulation to determine if someone is potentially on track to hit their retirement objectives. That is up to their financial advisors to determine in my world. Therefore, I would suggest that the Board poll the CFP populace and have them provide the top 3 areas they practice in. If something is newsworthy or can impact their areas of

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		expertise, it should be CE required for them. You will find that the topics will rotate among the various specialties. Hopefully we have the technology to categorize the CFP's the way they want to be categorized..
James	Powell	If approved, the CFP Board should also make sure this training is accessible and flexible.
John	Power	This is too hard to manage for both the certificant and CFP Board.
Hunter	Prasch	No opinion, as long as there are resources that are available to find specific CE to cover these new topics I'm fine with it.
Darwin	Pressley	It is very important to stay up to date on current regulatory and legal environment governing our practices.
Jacqueline	Price	No objections
Jeffery	Price	It seems reasonable that CFP professionals be up to date on specific topics, although I have to think most already do this through the 30 hours of CE already required.
Kayla	Price	I would support this if the CFP were to work to cross list these courses with IRS EA hours and CPA NASBA hours.
Beverly	Provost	Concerned that the specific requirements may not be readily available to earn. It can be difficult to find the Ethics course. If you are going to require specific ones then you need to officially partner with someone to make sure they are available and do not cost extra i.e. are included in our dues. The Ethics course should already be done this way in my opinion.
Robert	Pryor	Instead I would propose an annual 'Update' CE be required each period.
Loyd	Pyle	These CE specific topics will likely result in pay-to-play CE programs by outside providers, such as the current ethics requirement, adding additional annual expense. The CFP Board can provide information via summaries, web entries, or emails to highlight laws and regulations that impact the profession.
Melissa	Pyle	Great idea.
Cassandra	Queen	I LOVE THIS! Keeps us busy planners up to date on all of the details in our industry. So many outlets for news can create gray areas or inconsistencies.
Kevin	Rackers	As long as it is inclusive of their 30 hours they need, that's fine. Adding more hours just for when things like secure 2.0 come out is excessive. Maybe make it a requirement that 4-6 hours has to be surrounded around the new laws possibly, just not extra hours.
David	Radoccia	need to stay on top of current laws trends and regs
Richard	Raff	I do not support this as not all CFP professionals will be dealing with all possible changes to the overall economic, tax, legal, or regulatory changes. Let CFP practitioners focus on the areas that will enhance their areas of expertise. It is already a standard requirement to notify prospective clients or engaged clients of a CFP's limited expertise in a particular area, so this change is not necessary at all.
Garrett	Railsback	I feel like the CFP board should offer 10 hours of CE included with annual renewal
Dana	Randall	I think people who are smart enough to obtain the CFP-know when there are new rules/laws; they are smart enough to get the training to know the new regulations.

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Elizabeth	Randall-Dodd	I think this is unnecessary. This change would have the potential to allow one particular board to micromanage CE classes needed.
David	Raney	A good idea.
Lawrence	Ransom	Things is spot on
Alan	Ray	Quite reasonable.
Christopher	Reaney	That would be a double benefit as much of the CE course material is staid, repetitive and limited but we would welcome training and/or a refresher on new topics and current changes in laws, taxes and regulations.
Robert	Reay	YES! YES! YES!
Michelle	Redding	Current education, training, and information is critical to the standard.
Susan	Rede	If we are good planners, we will keep abreast of all changes on our own to best serve our clients. It should not have to be mandated.
Alyssa	Reed	A CFP(R) who takes themselves seriously will voluntarily pursue this kind of CE. To force certain topics will mean that people who have no interest in being cutting edge will not be naturally weeded-out. Also, some are a CFP with a particular focus area. This forces them to attend topics that, while impactful to the profession as a whole, are not relevant to their area of expertise, which tends to mean they are mentally checked out while checking the box they got CE and are not applying themselves to CE that would be applicable to their practice.
Bryan	Regalado	This will give organizations with education ability knowledge that CFP professionals will NEED to take their courses and those organizations might take advantage of the requirement.
Lora	Reinholz	as long as it's included in the # hours and not additional.
Daniel	Rendler	Not a chance. If we are to be independent then you need to stay out of telling us what we view as relevant. Get over your self importance.
Kelly	Renner	Absolutely, it is important to be informed on these topics.
Chad	Reynolds	Only if they provide easy access to affordable education resources in a variety of formats. That said, think this is a great idea.
Jacob	Rhodes	Strongly oppose
Loredana	Rickard	Absolutely. This is a must. This means all CFP®s will be forced to keep up with new changes.
Serena	Rickman	I agree with this.
Michael	Riendeau	Good idea for recommended CE topics, but they should not be mandatory.
Courtney	Ripp	This is a good idea but it may also be tough to find courses that will provide this specific of credit without paying additional money.
Jonathan	Ritter	I strongly oppose granting the CFP Board the authority to mandate CE on specific topics. CFP® professionals operate in diverse niches and areas of expertise, and they are best positioned to determine which CE courses are most relevant to their practice and their clients' needs. A one-size-fits-all approach from a governing body fails to account for the unique focus areas and priorities of individual practices. For instance, a CFP® specializing in retirement planning may have little need for mandated education on small business tax law, and vice versa.

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# CFP BOARD

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		<p>Additionally, this type of top-down mandate risks forcing professionals to divert time and resources away from the areas that truly benefit their clients. Professionals already have the responsibility to stay updated on new laws, taxes, and regulations that directly impact their practice, and they do so effectively without additional mandates. Allowing the CFP Board to impose specific CE topics would undermine the flexibility and autonomy that are essential to maintaining a thriving, client-focused profession. Instead, the Board should continue to trust certificants to identify and pursue the education that best supports their work and their clients.</p>
Jeffrey	Robin	Absolutely not. We are perfectly capable of determining the type of CE topics we need.
Finley	Robinson	it is the firm's responsibility first to keep the advisors up to date on new laws. for the CFP Board to insert themselves as the ultimate decisive institution for what CE's must take place is too far in my opinion.
Jody	Robinson	I would only be in favor if the required CE was provided at no charge by CFP
Thomas	Robinson	As with ethics specific education is often necessary for significant changes in markets or regulation.
Blake	Robson	I feel advisors do this already to keep up with the times.
Dylan	Roche	Again, unless this can be done in a manner which is easy and flexible, I oppose this change
Nathan	Rockholm	How do I know that the Board of Directors know the ins and outs of each change? How are you going to track this? This should be a separate requirement and the CFP should focus on personal financial planning topics.
Jeffrey	Roe	I would support changes being the focus of CE credits vs the flat increase in hours. You can locate low hanging material to meet a 10 hour increase in hours.
Karl	Rohrbaugh	Again. most CE is filler that I view as a 'pay to play' system. Pay the CE company for the credit, watch the useless webinar, and check a box. However, if the CFP board were to mandate particular topics, this may provide direction to practitioners and CE sponsors to provide relevant information.
Michael	Rois	We have to be the best and stay the best and staying on this will be a strong look for our clients.
Jason	Romano	Allow CFPs to choose the CE they would like to take and that allows them to get education in areas they seek.
Charles	Rose	Let people pick their own CE based on their personal practice focus.
Robert	Ross	I like the flexibility of the CFP Board to ensure that the CFP population stays current on important new developments.
Broc	Rosser	This should be presented as an optional CE in the list of what is approved for courses, training, etc.
Richard	Rosso	This is more important than, overall, 40 hours.
David	Rowland	I support this - it's a very good idea that will make us all better.
Marsha	Rubin	This smacks of the old auditing requirements that CPAs used to have under our old rules. It meant that even if you NEVER did an audit, you had to take 16 hrs. of

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		auditing every 2 years. The CPE providers knew this and raised the price of auditing classes above every other topic. What the accounting profession settled on was that if you did even one audit, then the CPE in that topic was required. Otherwise, you didn't have to take any auditing classes. This rule smacks of Big Brother to me.
Patricia Ann	Rudy-Baese	This is important. Not all of the generic information is truly accurate.
Jeffrey	Ruffing	Be real. Don't you have anything to do besides making life more difficult.
Shelbi	Ruffino	This is each professional's responsibility not that of the Board.
Victor	Ruiz	This would keep professionals up to date on current information; however, this could also create complications as the CFP Board of Directors may, as humans, have an inevitable bias when determining what is sufficient vs what is insufficient material and coverage of the new topics. An example of this might be testing on the TCJA of 2017, as in, how much information should a CFP know about the TCJA of 2017? We're financial planners, not CPAs, so where is the line meant to be drawn?
Michael	Rundlett	I think the focus should be on the process, less on specific content as everyone has different niches and areas of expertise. This feels like over-reach.
Joshua	Russ	It better ensures professionals are well versed on changes.
Jonathan	Russell	I support the board having the liberty to require a number of the existing CE hours to pertain to various pertinent topics but not to assign additional CE hours.
Chris	Russo	I support this idea, but would be concerned about the availability of 'new' CE that meets the board's requirements being available in a timely manner and across a reasonable number of CE providers.
Gary	Rychtanek	This just narrows down the options available by outside providers and furthers the CE graft. Keeping up to date with changes in the landscape is necessary to maintain clients.
Brigid	Rypien	I think this would be good for the CFP brand to have a leg up in this area
Amanda	Rysiewicz	Absolutely, give credit to keeping up with the industry
Joseph	Sachetta	It probably makes sense to require CE that is relevant and up to date.
James	Sager	To expand on my comments regarding the increase to 40 hours, in conjunction with new state IAR CE requirements, allowing the CFP Board to require specific topics could reduce the opportunities for dual credit of CFP and state IAR CE, placing even more burden on CFP professionals to meet CE requirements, rather than focusing on clients.
Dennis	Sakurai	Education is key to continue our higher standards.
Melissa	Sanchez	I disagree with forcing what the 'board' feels as relevant to an individual. The individual knows what areas of education is of interest or necessity not the board.
Albert	Santaella	I strongly agree - we need more relevant CE topics instead of the same old 'stuff'
Tom	Santi	I'd need to see a lot more details on how this proposal would work, including the timing of the requirement. I'd hate to complete my 30 hours early in my reporting period and think I was done and then have the Board come out and say I have to complete an additional 25 hours on x topic(s). I'd feel better about this proposal if

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# CFP BOARD

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		it only applied to the next, and not current, reporting period. It would also be good to know what CE materials are available on these topics. And to have some mechanism in place so the CE providers can't overcharge for the materials. For example, the Board announces x new requirement and CE providers know CFPs (based on their reporting period) have only a couple of weeks to complete the course. Providers could charge thousands of dollars for the course.
Laura	Satin	Absolutely. The Secure/Secure 2.0 Act is a perfect example of something that merits extra, focused attention. CPAs have to do this, in addition to wading through hundreds and hundreds of pages of IRS commentary and guidance on proposed changes as well as actual adopted changes in the Internal Revenue Code.
James	Saulnier	Niche practices are everything. I specialize in ONLY retirement/distribution planning. Let's say they change 529 plans. I haven't opened or talked about 529s for 20+ years. Why the hell would you force me to learn that? Let ME choose the topics that apply to my life, my practice, my client's needs.
Rob	Schaefer	This would make CE more relevant, however with the new requirement, I would hope for equal support for attaining this CE and guidance to vet affordable and efficient resources.
Kyle	Schau	When laws, taxes, or regulations are changed, every financial professional is aware of it or they aren't doing their job appropriately. Adding an additional requirement from the CFP board is unnecessary and redundant. If you insist on making a change, then the CFP board should administer such CE at no cost since we already pay ever increasing fees every year to continue to use the CFP credentials.
Scott	Schechter	I support this as long as it does not add to the 30 hour requirement.
Charles	Schillicci	Support as long as only a portion of the requirement is Board directed. Directing 10 of the 40 hours would not be excessive.
Margery	Schiller	Very important as our laws change. Example, the SECURE Act and its follow up
Erika	Schleifman	It's hard to keep up with the many changes — this would be an ideal way to increase candidates' knowledge of relevant changes.
James	Schless	I would not require say the last 6 months for one's two year window. Then push to next cycle.
Joy	Schlie	I think this is fair in the same way that we focus on ethics to also require folks to stay current on certain items that affect the majority of our clients and our business.
Joe	Schmo	I only support for necessary updates, not to create more regulatory hoops to jump through for the purpose of justifying and perpetuating the increasingly self-serving and costly, onerous bureaucracy of the CFP Board.
William	Schretter	Continue the Ethics review requirement every 2 years (course needs to be updated annually). Also create an annual Refresher CE Course for changes in major regulations, model on the IRS annual refresher requirements for the PTIN. I think it is good to create an annual update CE session to make sure all practitioners are operating according to the same standards of knowledge and accuracy.

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Nichole	Schurr	By making the CE topical (such as Secure Act and Secure Act II) the financial professionals will be up to date on valuable information - such as the changes to minimum distribution requirements.
Adam	Schwartz	Need to work out exceptions, exemptions, and greater coordination with other CE requiring organizations for relevance and efficiency.
Sarah	Schwieterman	Within reason of ability to find CE hours from reputable sources
Philip	Seibert	Instead of that, include, as part of the 2-hour ethics program, a section on specific areas the board deems appropriate. The Obama and Biden Administrations' heavy-handed regulatory, labor, and SEC requirements took heavy pushback efforts by practitioners and firms. Yet, even those common sense inputs were often rejected out of hand or simply ignored. Regulation can be a good thing, but when used for purposeful excessive control purposes, is unconscionable. Fortunately, and like him or not, common sense-oriented regulatory, labor, and SEC levels are being revisited by the Trump Administration.
Alec	Sessing	Yes, to be a practicing a professional one must commit to lifelong learning if they are to be a fiduciary for their clients and act continuously in their best interests. If one is not informed, how can one be a fiduciary for their client?
Byrke	Sestok	I support this, although I would like a maximum number of topic specific CE credits per cycle. 10% seems reasonable to me, so 3 credits if we stick with 30 and 4 credits if we stick with 40.
Viney	Sethy	For this to be successful, the CFP board should coordinate this employers/sponsors. Employers could facilitate this by working with organizations that offer CE courses. This is an excellent idea.
Renee	Sewall	Makes sense, don't want to miss big changes
Amy	Sharp	This is a great way to ensure familiarity with the important changes.
Cameron	Sharpe	These could be really important changes so they would be critical to learn.
James	Shaw	It should be part of their roles and responsibility already to stay-up on rules and regs
Gary	Sheller	All 'required reading' (aka continuing ed) should be primarily based on presenting new, impactful information that actually provides genuine benefit to the practitioner and their clients.
G Glenn	Shipley	Not necessary.
Matthew	Shirley	If this is supported, the CFP Board must be willing to make and present the content if it is not readily available. Sometimes it takes time for more nuanced content to come out.
James	Short	See earlier comments.
Aissatou	Sidime-Blanton	Some legal, regulatory and tax changes may not be pertinent to the type of clients being assisted by the CFP.
Tyler	Simonds	I would like to learn how the Board of Directors would determine which topics to require. This also appears to potentially favor some CE providers if they are one of few providers offering a required topic. I would want to make sure that plenty of CE opportunities are available

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Alisa	Skatrud	It would be nice to align this with the planner's market served. Not every new law, tax or regulation is going to apply to every planner's market.
Joy	Slabaugh	Yes...if you're going to stick with the CE requirement.
Martha	Sluka	I support this as long as the programs are readily available.
Bradford	Smith	Not necessary or prudent for the CFP Board to impose additional administrative oversight in this manner.
Garrett	Smith	Certain topics are crucial to understand and should be required. This would also help avoid anyone completing too large a portion of their CE hours with unhelpful but easy content.
James	Smith	Obvious
Roger	Smith	New laws might not be applicable to my practice
Scott	Smith	All CFP professionals should be up on any new laws and regulations.
Susan	Smith	we should be learning these changes in our practice without a mandate regulation
Ted	Snow	We already do this in our practices. To lord it over us seems dictatorial. I know I read things about new laws, taxes, and regulations all the time in the headlines and drill down into the articles that already come out. Opposed.
Justin	Snowden	Based on quick changes, I do believe this is warranted. This encourages professionals to stay up-to-date on the changing landscape.
Ken	Soren	I like this idea, but the implementation is actually as important as the topics. I am a bit concerned on how this will be implemented. I saw behavior finance expanded and psychology of financial planning pulled out a topic area, and was not happy with the limited authoritative options to learn about this topic. It also seemed like education providers struggled with the addition. The primary textbook recommended by CFP Board was over \$200, very expensive. So I oppose this without also adding a comment, that the CFP board would at least attempt to provide low cost options for CFP professionals for the new CE required topics. This can be accomplished by allowing sponsors for topics, or for the board to provide the training at no cost for current active members.
Fred	Soule	Specific education requirements help maintain relevancy
Kathleen	Spahr	I voted to 'strongly oppose' because I sense that these required topics will only be available through the College for Financial Planning's CE program which is a very expensive alternative for CE courses. I would 'strongly' agree with this change IF more cost effective CE providers are allowed to offer such courses OR these 'required courses' can be completed through CE requirements of other professional designations (CPA CE courses for example).
Terese	Spano-Madden	CFP board will have to make that clear to certificants well in advance of license renewal
Rick	Speicher	to stay with the original 30 hours
Matthew	Springer	I strongly support this idea on the merit of demonstrated relevancy with current events.
William	Stade	This makes sense.
Matt	Stahl	CE should be relevant

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Albert	Stanton	Helps to make the CE even more relevant to updates/changes that will impact our decisions/industry.
Jael	Stebbins	This seems not only best practice but absolutely necessary to keep advisors in the know on relevant topics that will affect client asset structuring and portfolio outcomes.
Adam	Stempel	We are professionals and should learn about areas we deem deficient in our own knowledge
Laura	Stern	This requirement could get very burdensome, since SO MANY new laws, taxes and regulations pop up EVERY year. Also, in my experience, often the new laws and regulations do not even have final details or procedures from the regulators for about 18 months to two years.
Deann	Stevens	We hold out to the public that we are experts on these areas. This would ensure the CFPs are up to date on matters affecting their client's situations.
Matthew	Stewart	I think you leave it up to the CFP professionals to decide what topics they want to learn about. The CE providers are already very good about creating courses/presentations whenever a new law or changes come about; and most CFP professionals are already eager to participate and learn.
Sasha	Stewart	As long as access to these required courses are clear and free.
Scott	Stewart	The Board seems wholly incapable of sound direction in steering the CE requirement based on the increase to 40 hours. Therefore, I do not support the current board or some other makeup to put out additional required topics.
Jennifer	Stipick	Critical to supporting clients with correct information.
Kevin	Stone	Stop adding additional ce burdens on busy professionals.
Eric	Strom	not sure how I feel about this. Feels like a burden upon CE providers as they will feel the pressure to offer this specific CE. Also, everyone's job is a little different, so it's good to customize the CE needed to your style and knowledge needs.
Bryan	Strong	This is a good idea as it will require CFP holders to keep up-to-date with ever-changing world of regulation
David	Stroud	CFP Board may recommend, but should not be allowed to require CE on specific topics for new laws, taxes, or regulations that impact the profession.
Cherie	Stuece	No, I do not agree. Again, this relates to flexibility of access and cost of CE requirements. I have always had to pay for my Ethics requirement to be met, due to the specific nature of that content and delivery. Once more specific topics are required, this opens a marketplace for fee-based learning. Not all professionals have employer support for this level of learning, nor have the funding to pay out-of-pocket. If required CEs are established, then the CFP Board should offer these learning opportunities at no cost to professionals.
Michael	Sullivan	This seems important.
Alex	Sutherland	Why not. It strengthens all of us.
Charles	Swanson	This is a very good recommendation. The challenge for many planners are the statutory changes that can occur—especially in the areas of taxation and retirement statutes.

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Anastasia	Taber	This would be great - as long as the requirement is very clearly communicated and we don't have to pay extra for this CE.
Jason	Tafoya	Yes, I think this is good, but I think trying to figure out which courses apply and where to get them would be administratively a nightmare and make it unreasonably difficult to get the CE.
Julie	Takkunen	Staying relevant is very important and I would expect the CFP board to require up-to-date knowledge of changes in laws and regulations.
John	Talleur	Good idea. Make continual learning relevant.
Landon	Tan	I'm sure we would grumble about it but it's embarrassing to all of us if some of us are incompetent or missing crucial information that the public needs us to have.
John	Taphorn	I was responsible enough to earn my CFP. I understand what my business requires and train myself appropriately.
Christopher	Tarashuk	This keeps professionals aware of important changes even if they miss the news a few days or take a step back and miss an important event.
Christopher	Tasik	Unless you will be providing these specific courses to us as PART of our annual fees. Otherwise these is just another time and financial burden and an opportunity for paid CE providers to prey on us with expensive courses they know we MUST complete. Further, how will you determine which topics are appropriate for each certificant? Most of us specialize in different areas so, for example, employee stock options may have no relevance for many planners but a lot of relevance for planners in Silicon Valley.
J Lawrence	Taunt	Each practice is different, and this has the risk of becoming very subjective. Let the market determine.
Kriti	Tawfik	I support this, but the CFP Board should then assist with providing those required CE opportunities throughout the year(s) in a cost-effective way.
David	Taylor	meaningful CE is helpful but letting us decide which CE is best for our business should be left to us. We are professionals and can make this decision.
Don	Taylor	I think this is a great idea!
Josh	Taylor	I do not support generally because CE vendors usually provide update course anyway. Why make it a demand.
Travis	Taylor	That's fair and valuable.
Travis	Taylor	This is a significant change that is well warranted. An example right now is on the removal of the GPO/WEP provisions - CFP board should basically require that all CFPs complete a training within a 3-4month window of changes like that, so that we are relied upon as being the most relevant, up-to-date sources of accurate financial information.
Victor	Tedesco	A planner has to deal with more issues than those associated with a defined box of categories.
Douglas	Tees	Keeping individuals who display the marks current on specific items (instead of just their one area of interest) is a good idea since the marks are interpreted as broad (and, I think, current).

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Alexander	Theodore	This would be a great way for the Board to assist professionals. The proposal would guide professionals toward relevant topics.
John	Thomas	Makes sense, just don't get carried away with a lot of niche knowledge requirements.
Karrie	Thomas	We should be able to keep current on new topics that affect our profession.
Jeffrey	Thompson	Probably makes sense to require CFPs to stay up to date on current and important topics.
Kevin	Thompson	Helps stay abreast of changing regulation.
Adam	Thurgood	We don't need to be managed from the top. The CFP certification is a demonstration and commitment to professionalism. We ought to be granted the independence to seek out the CE we believe is most relevant for us.
Jamie	Thuss	I agree with this as long as the specific topics are related to general topics of taxes, laws and regulations that don't get too specific and are unrelated to certain topics. The current CE rules allow different experts in areas to keep current on their niche and not waste time on areas not related.
Adam	Tobin	This makes logical sense; every CFP practitioner needs to be well-versed and current with existing tax laws and regulations that impact the financial realm.
Ian	Tollefson	Smart minds think alike. See answer two questions ago.
Patrick	Trimp	If you continue to increase the regulatory body of the CFP program, more of us will choose to abstain from using this certification. Staying current is our fiduciary responsibility. We are adults and don't need input from the board as to what is pertinent to our practice and what is not. Our BD does this work for us. This looks like an attempt from the board to exert more control in order to give the board more credibility. We have enough CE to complete annually without you adding to it.
Cary	Tucker	I agree that it is important for CFP® professionals to be aware of phenomenal changes, such as whether the standard deduction and estate tax exemption under the TCJA will sunset in 2026. However, I am not entirely comfortable with the CFP Board dictating mandatory CE requirements. For example, if a CFP® is also a CFT™ and whose practice is heavily focused on providing financial therapy, would it really be appropriate for the CFP Board to set forth mandatory CE requirements for highly specialized financial professionals. As another example, if a CFP® has selected a relatively narrow business niche that they are very passionate about, such as serving clients with disabilities and special needs, would the CFP Board really want to require that the dedicated CFP® must spend a significant amount of time with CE that has little to do with the clients served? If the CFP Board does want to require specific CE, I would want the Board to be entirely sure that the topic truly affects _all_ those who practice in the profession.
Nicholas	Tupaj	While it is not incorrect of the Board to want professionals to look at specific topics, this proposal has the capability to go lopsided quickly. How are the topics decided and vetted (process)? How many hours are required? What if professionals cannot find CE's on said topics? What if the topics become outdated in the time of their requirement? What if a professional is not informed that said

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		topic is what they needed to receive CE on? Should a professional fail to get a topic CE in time is there a grace period/leniency/ability to give an explanation offered to that individual? In addition to these questions, as has presented itself with the ethics CE, when the Board mandates specific CE requirements that are separate from general requirements, there is often a monetary charge implemented to take the course. This means professionals are likely to be charged on any other specific CE topics the Board wants, which would add up for professionals. Finally, should a topic be vetted, chosen, and required, how does the Board convey to CE creators what it specifically wants of that education, approves the courses, and pushes them out to professionals to actually view in a timely manner?
Rob	Typher	Just make sure that the required courses don't cost a lot of money. If they do, it feels like planners are being gouged and manipulated.
Inderdeep Singh	Uppal	Like i mentioned earlier, new laws can be very complex and may require dedicated time to understand and implement
Angelo	Vacirca	If you're going to require CE then CFP Board needs to provide specific content or find a provider at low/no cost
Andrea	Vaioli	Keep it relevant and useful
Darlene	Van Beek	I support the proposal allowing the CFP Board to require CE on specific topics when new laws, taxes, or regulations significantly impact the profession. This ensures practitioners remain up to date with critical changes affecting financial planning.
Neal	Van Zutphen	This speaks to the FINRA ce requirements for IARs it seems to me that if FINRA requires and approves Courses, then, CFP Board should accept these courses as approved for CFP(R) certificants CE hours
Vincent	Vella	We receive enough of this from our firm.
Dominick	Vetrano	This makes sense.
Andrew	Vidal	I support only if the Board provides the CE materials or links to readily available courses to fulfill these requirements.
Gregory	Virant	The only way we can continue to demonstrate the value of financial planning to clients that they continue to pay for our service is to stay up to date with all new laws/codes/regulations.
Solon	Vlasto	I strongly support regardless of a 30 or 40 hour requirement. I do worry though about how narrowly defined a specific topic may be defined. Then the CE class would also need to be just as focused. I suppose this would put an additional burden on the course approval process that I am sure is being considered as part of this change. -If the change from 30 to 40 hours was adopted, I would not be as strongly supportive of this change.
Kevin	Vogel	As long as this content is free of charge and easily accessible to CFP holders
David	Voth	Part of being a practitioner is staying current on tax laws and regulatory changes.
Heidi	Wahl	I would rather see a recommendation of pertinent topics to be included. Not all topics apply to all lines of business

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Kyle	Walchli	I think this makes sense, especially when our industry is as heavily regulated as it is
Brent	Walker	I have been a CFP professional for 25 years. And not to brag but I consider myself very knowledgeable, relevant, and I continue to have a thirst for new knowledge. But I have a hard time with the board of directors dictating the ongoing education I require. They have no idea my background or expertise area.
Bryce	Wallace	I support, but if you are making a CE topic a requirement then the Board needs to only approve free CE courses for that topic.
Christian	Wallace	Now this makes sense
Ethan	Wallace	I strongly support this with the trust that the Board of Directors will choose relevant topics with the highest impact. I only support this, however, if there is going to be good, easy access to the CE and it is kept updated, which based on past CE I don't believe would be an issue.
Zach	Wallace	Should not be required or mandated by the CFP board. Each professional has a completely different practice and some of the changes may be entirely irrelevant to their practice and their client base. The board should have the faith in the current practitioners to stay current on new topics and information as they change, without requiring a specific CE course. Those additional courses may result in increased out of pocket expenses - thereby reducing income and potentially, the appeal to continue to be a registered CFP professional. I could not more strongly oppose this topic
Jennefer	Walsh	I strongly disagree that the BOD could choose topics, other than Ethics, for CE. This profession is so vast that you'd have angry certificants if they have to learn something that doesn't apply to their current position and/or career track. Plus, how do I have confidence that the BOD knows what is most important to learn.
Lori	Walters	Ensures CE is accomplishing it's goal of keeping CFPs up to date.
Cody	Ward	Seems fair.
Victoria	Ward	I want to believe that a competent CFP professional is already doing this. I am and the CFP's I network are as well. Imposing this rule just seems to take the CE requirement to a whole new level. Now we are not just counting CE hours but having to figure out how to comply with various specifics each year? How do we then track all this and how do we know what new CE is required each year and who on the CFP Board is going to choose these new topics each year. This education is already happening, but much of it is not CFP CE certified.
Lukendric	Washington	I actually think CE in other professions such as law and accounting should count for CE
Richard	Waters	That requirement is fine...but if specific CE is required, the cost should be included in our annual dues.
Thomas	Watson	Sounds like a good idea, but also feels like an unnecessary power grab by the Board of Directors. CFP professionals should be up-to-date on new information in order to serve their clients in the best way possible. Seems like not doing so would result in failing out of the financial advisory business, ergo solving the problem.

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Beth	Watts	Totally fine but the CE topics and webinars need to be easily accessible and cost effective. Newer CFP professionals often don't have the budget for expensive CEs.
Saviez	Wazir	Not sure.
James	Weaver	To subjective and will create expenses.
Rhonada	Weaver	the CFP cover a multitude of different professions. Some use these impacts more than others.
Coleman	Webb	No sense in giving us credit for old information.
James	Webb	These are also import topics we advise on.
Derek	Weed	This is a great idea that ensures CFP professionals are keeping up with modern planning issues and techniques.
Jeffrey	Weeks	More unnecessary bureaucracy and sets a dangerous precedent for future top down rules from the board that could easily be politicized.
Curt	Weil	I believe that certificants must remain educated/knowledgeable about current issues that may affect their clients and the advice given them.
Angella	Welcome	Some CFPs may have particular specializations that affect the relevance or lack thereof of dictated coursework.
Mark	Wells	This could be good but also could become burdensome depending on the legislation.
Katherena	Weyand	As a licensed insurance agent, I'm required to periodically train on certain topics, which I find to be very helpful. I would be interested in seeing the CFP Board emphasize various aspects of pertinent knowledge in the same way.
Jensen	Weynands	All of those things are important for financial planning.
Learning	What	If doing this the board should also require at least 3 independent education providers offer required CE for a reasonable price with their change. This could lead to bad outcomes and blowback if there is favoritism
Jack	Wheeler	ABSOLUTELY, you should 100% BE REQUIRED to have CE on certain topics. There is no way that any CFP should not have gotten CE on the SECURE act 2.0, for example.
John W	Wheeler Jr	I totally understand the logic. It could appear a limited resource due to Board approval costs though or requiring to acquire only through the Board.
Lanita	Wheetley	CFP® certificants should stay abreast of new laws, taxes, and regulations, but not everyone will do it on their own.
Marian	White	There are plenty of CFP(R) approved courses when something new comes out and any CFP(R) wants to do this anyway. I think this Proposed Standard strays into micromanaging and too many rules.
Miriam	Whiteley	These types of rules usher in the people looking to make a buck on the regulations. We know what we need to do when rules change -- this feels like micromanagement.
Gaius	Whitfield	Again, this measure seems reasonable.
Christie	Whitney	Yes!
Tyler	Wiegert	You would just be creating new categories like ethics which third parties can charge money for. General CE comes in the form of ubiquitous free infomercials by

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		ETF companies, but ethics/tax/law would all be paid infomercials because they require just that little bit of extra specialization.
keith	Willerman	CFP professionals will already be keeping up with new laws, taxes and regulations. There is no need to have the board require specific topics.
Charles	Williams	I fully support ongoing education that keeps CFP® professionals informed of relevant laws, taxes, and regulations, I am concerned that this proposal grants excessive authority to the Board without sufficient checks and balances. The current standard already ensures that CFP® professionals engage in CE related to personal financial planning, which naturally includes critical regulatory and legislative updates. Allowing the Board to impose additional topic-specific CE requirements risks creating undue burdens on practitioners and reducing the flexibility professionals need to tailor their education to their specific practice areas and client needs.
Ronald	Williams	That would start to be a step in the right direction.
BJ	Willson	allow cfp certificants to focus there ce on their specific niche of their business. do not force them to attend ce if it is not really applicable to their niche.
Abigail	Wilson	If the CFP board is going to require this, they should provide free webinars to obtain these very specific credit hours. It's difficult enough finding a provider for the ethics requirement as it's always a separate cost from the other CE Hours.
Roger	Wilson	I am in favor of this Proposed Change IF the board make the specific topic education easily accessible thru either seminars or webinars sponsored by the CFP Board.
Thomas	Winkler	Are you saying that the Board will mandate if and when we MUST take a course so to maintain our certificate?
Alexander	Winstead	This is very forward thinking.
Amanda	Wiscomb	I think this would be beneficial to the designation as a whole.
Todd	Wnuk	I continue to be astonished by the lack of knowledge among other CFP holders on the effects of SECURE Act 1 and 2.
James	Wood	I do not want the board to dictate topics. Each practice is different and has specific areas to focus on that they find helpful, not a group of faceless board members. I do not want the board to be able to force topics around their political leanings on the rest of the group.
Christopher	Woodard	This makes total sense.
Leah	Woodly	It is imperative that we stay on top of changes in laws, taxes, and regulations. This change would help to ensure that we are doing so.
Mark	Woodruff	This makes sense to make sure there is broad education and understanding.
Laura	Woods	You should have a little more faith in us as professionals to do the research and educate ourselves as needed when there are major new laws, taxes and regulations.
Jared	Woodward	This seems like a great way to make sure the professionals with the designation are up to date and providing clients with relevant and accurate information regarding their finances.

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Kevin	Worthley	CE on specific topics as proposed may or may not be available to complete this requirement. If the BOD can assure practitioners that the CFP BOS will provide resources (referrals to approved CE vendors who offer the means by which the requirement could be fulfilled), then I would support this proposal.
Jeremiah	Wright	YES! Better content, not more. This is a good idea.
Robert	Wright	I like this.
Robert	Wrubel	As long as the total number of CE hours are reduced.
Laurence	Wulker	At least you see the problem and are attempting to solve it. That is a step in the right direction. You are not solving the problem you are not providing a solution. It almost needs to be a separate entity (the CFP) compensated by the firm. And that is going to be tough to get thru. Firms need to support it, brokers need to support it and the governmental powers need to support it. Good Luck!
Elissa	Wurf	If we should know about something then requiring particular CE topics seems reasonable.
Michael	Wynn	This is too subjective. CFPs are disbursed among many different professional disciplines and should not be characterized otherwise. For instance, I am in the charitable non-profit space and very little focus is given to the very important area of charitable giving by the CFP Board.
Jeffrey	Yeakle	I agree but not at 40 hours, again Ridiculous.
Taylor	Yionoulis	I always pick areas that I need more info on. I would be annoyed if I had to do specific areas just for the credit when I could use that time to learn what I individually need to know.
Michael	Yoder	Long overdue. Bravo.
Aaron	Young	The hours should not be required to pick up from the required topics of the Board of Directors. If the classes are approved for CE credits that should be good.
Elias	Young	I might be more supportive of this IF instead there was additional coursework that doesn't cost anything to complete provided to stay current on new laws/regulations. If CFP BOARD or an organization in conjunction put together the coursework without requiring a paywall, I wouldn't mind this.
Machaka	Young	No further comment
Z	Z	I oppose this because I like most in this industry do not have trust in the board of directors to make decisions to benefit smaller firms
Ian Zabel	Zabel	I think it's important for a professional organization to make sure that continue education consist of topics that they find relevant
Erica	Zacharie	If, again, such required CE's are no-cost or low-cost.
Daria	Zalewska	Yes, I believe this is a great addition and will make CFPs more knowledgeable, competent and able to serve their clients better. the CFP Board should assist with where to go to obtain the training on the specific topics.
Bradley	Zapp	this goes to the quality of education so I would support this, but i would want it to either be exempt if 30 hrs is already achieved
Arrash	Zare	I support this as long as its not a money grab to just collect more funds for CE.

\*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
Mark	Zeigler	I think this makes sense, but also if the CFP board requires specific topics, that they provide where to get the training as well so that the information has been vetted to be helpful to CFPs and not just checking off a box.
Nancy	Zhai	CFP professionals should stay in the know of current legislative and regularly changes to best serve clients
Dustin	Ziegler	Support while assuming this would part of normal CE procedures, just a required element like ethics currently is. It would be helpful to have input, such as with this survey for these changes, to get a broader opinion on whether the changes are relevant, to use as part of Board's decision making process.
Donald	Zolfo (Midwest Investment and Business Advisors, PLLC)	CFP members learn what they need based on their clients' needs, the board shouldn't dictate topics.
E	A	Not if not available easily ... we already have to do IAR credits and it is tough to find those that meet the definition.
Laura		ABSOLUTELY! I feel it's a must!
Sean		Do you want us to spend our time serving our clients, or spend our time managing all of the checkboxes for various types of CE? No thank you.
Shara		Support so long as CE that's required for FINRA or IAR can also count towards this credit, as I would imagine there would be some overlap.
William		Please do not micro-manage your members and make life more difficult for them! Let the members get the CE credits on the topics that are most important to them due to being the most important to their specific client populations. Adopting 'one size fits all' mandates just makes it harder for hardworking CFP(R) Certitifcants to maintain their designation when we are already very time-stretched. If you want to incent people to take a certain CFP(R) CE credit on a certain topic (note that I said 'incent' and not 'force') you could offer 1.5 hours of CE credit for a 1 hour CE course on a certain topic that you really hope that CFP(R) Certificants experience. Thank you very much.
		As professionals it is our responsibility to assure that we are staying on top of new laws, taxes, and regulations in order to service our clients according to the CFP standards of conduct. We do not need the Board of Directors putting out additional requirements that may be excessive and duplicative on how to stay on top of our professional competence.