

**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 share your thoughts on allowing CFP® professionals to fulfill part of their CE requirements through community service. What activities—such as pro bono work, teaching, mentoring, or other service-based contributions—do you believe would be appropriate, if any? Additionally, what should be the maximum number of service-related CE hours permitted?***

First name	Last name (c/o firm name, if applicable)	Response
Laura	Abbott DeCarolis	I disagree with allowing community service to satisfy c.e. credits; doing so doesn't necessarily increase knowledge or update a CFP of industry changes
Hamid	Abdollahi	I am happy to have the opportunity to express my view and I do not expect any emotion or change to come out of it but go learn more about test taking skills and work on the language and speed rather than looking at the big picture within financial system and those whose life depend on managing the process effectively for good of the public.
Robert	Abendroth	While community service is important, the point of CE is to learn from other insight not just experience. I do not believe this should be allowed to count.
Jacobus	Abrahamse	I believe it should be capped at 5 hours per cycle, as CE is a really important thing, but as is pro bono work. I believe all service based contributions should count
Jessica	Adams	I think teaching is of primary importance. Studies show that teaching is a good way to solidify knowledge within the teacher as well as help the students learning the subject matter. I think the maximum should be 8-10 hours.
Laurie	Adams	I am opposed for the reason previously stated. There is value gained in community service but it is experience, not education.
Lucas	Adams	I like this idea. Pro-Bono work to help people shore up estate planning, budgeting, understanding SS/Medicare/Medicaid, and using their own Employer plans would be good. A lot of people lack basic knowledge of what 'saving for retirement' means. If we view planning as a kind of Maslow's heirarchy, we need to help people shore up basic retirement needs before we can move onto more sophisticated topics. These basics are also important for every advisor to know and be able to use. If we can master these areas, we can build from there into much deeper planning for clients. the 3-to-1 ratio mentioned seems like a strong start.
Patrick	Adams	Most financial planners provide pro bono work all the time and throughout the year in many forms. Don't require us to record it with you. We provide it in our workplace and in our community. Your adding a time tax on our lives, professional commitments and other charitable commitments.
Dennis	Adler	Teaching for sure. But I do think the entire CE requirement can't be community service oriented. It is essential that true education/modernization are required.

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		Imagine if a doctor was encouraged to do only community service but was never required to keep up with new techniques, new drugs and new treatments?
John	Aguilera	I believe that CE and pro-bono work should be kept separate along with teaching. I could see a requirement where each CFP is required to do some pro-bono work each year through a certified organization or at least self-report. Mentoring should be encouraged, and I could see that as meeting some CE requirements. We need to have younger professionals coached and encouraged to become CFP professionals.
Richard	AhKao	Financial Planning Pro bono and teaching seem the best for CE. I would recommend about half of CE requirements.
Aaron	Ahlstrom	Pro bono work doesn't necessarily further my education. It's certainly helpful to the public but doesn't impact my education.
Ergi	Akin	<p>Dear CFP Board, I appreciate the opportunity to provide feedback on the proposed revisions to the Competency Standards for CFP® certification. Below are my concerns and suggestions:</p> <ol style="list-style-type: none"> <li>1. Eligibility for CFP® Exam Based on Finance Degree As someone with a Bachelor of Science degree in Finance and Computer Information Systems from Western Kentucky University, I believe that my academic background should qualify me to sit for the CFP® exam without the need for completing a capstone course. My degree has provided extensive exposure to core financial planning concepts, which aligns with the CFP® certification requirements. Adding such flexibility would encourage individuals with similar degrees to pursue CFP® certification without redundant coursework.</li> <li>2. Additional Eligibility Criteria If the above is not sufficient, I recommend that candidates who hold a Bachelor of Science degree in Finance and have successfully passed the CFA Level 1 exam should also qualify to sit for the CFP® exam. The CFA Level 1 curriculum encompasses many advanced financial and investment concepts that align with, and in many cases surpass, the knowledge required for financial planning.</li> <li>3. Perceived Exam Difficulty and Accessibility Having reviewed sample CFP® exam questions, I find them relatively straightforward compared to CFA exams, which are widely regarded as some of the most challenging in the financial industry. Furthermore, the CFP® exam pass rate, reportedly over 60%, seems high and might not reflect the rigorous standards expected of a leading professional certification. This ease of attainment could dilute the prestige of the certification, making it less attractive to candidates who seek to differentiate themselves through highly challenging credentials.</li> <li>4. Preference for the CFA Pathway Due to the above concerns, I have personally opted to pursue the CFA designation, which offers a clear pathway without additional capstone coursework. The CFA pathway is merit-based, focusing solely on the candidate's ability to master the curriculum and pass a rigorous exam. This approach, in my view, fosters a higher level of credibility and professional respect.</li> </ol> <p>Thank you for considering my feedback as you work to refine and enhance the standards for CFP® certification. I hope these suggestions help ensure that the</p>

# CFP BOARD

CERTIFIED FINANCIAL PLANNER BOARD OF STANDARDS, INC.

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		certification remains both prestigious and relevant in the evolving financial planning profession. Regards
frank	akridge	CE from ancillary fields such as goal setting, leadership, relationship skills. needs to be included
Yara	Alberto	I believe all of the above is a great way to earn CE credits but unfortunately I feel like people will struggle finding qualifying opportunities
Nicholas	Alcorn	I think this is fine. Good for society as a whole, although I'm not sure how many CFP holders would actually engage in such activities.
Caleb	Allen	I believe allowing up to 10 hours of CE credit during the reporting period (if the standard is raised to 40 required hours) for pro bono work would be appropriate (as an encouragement to offer pro bono work). I do not believe fulfilling CE requirements through teaching, mentoring, or other means would be appropriate. Those services are valuable to the community, but are not a replacement for keeping fresh and staying up to date.
George	Allen	Pro bono, teaching, and mentoring should all contribute to CE requirements. I would not be a CFP candidate if it were not for mentors and teachers in my life. I ended up going to one of, if not the best financial planning programs because of a mentor. Many alumni give back to their CFP Board Registered programs and should be rewarded for such. We work in a people business, and the best way to grow the quality and quantity of the profession is for current CFPs to invest in the younger population. And the best way to incentivize this is by giving CE credit to those who take it upon themselves to mentor others for the betterment of the profession.
Allison	Alley	I could see teaching or mentoring counting toward CE since you should need to stay fairly up to date and new rules, etc if you're teaching. But those are the only community service activities that seem similar to continuing our education around financial planning topics and rules. 10 hours max toward annual CE from teaching or mentoring.
Mary Claire	Allvine	It does not make sense to give CE credit for pro bono but not for paid work. If the goal is to encourage pro bono work, a requirement (and a discussion) should be explicit. To co-mingle pro bono and CE seems disingenuous.
Taylor	Alt	Pro bono work, mentoring, coaching, teaching—all sound like wonderful incentives
Edi	Alvarez	No CEs should be filled by other service ... IF CEs mean learning needed by professionals then you should be focusing on making those courses more valuable for the professional NOT waive them because they do something else that you deem valuable in some other area. I find this conversation discouraging and actually reason to leave the CFP marks. Too many new CFPs don't have the basics and now you are offering that they use other ways to waive their much needed education. With AI in place, there is so much disinformation that we need more quality courses for all CFPs. You don't need to increase the amount of credits but you might want to think of ways to increase the quality of what counts

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		as a CE credit. Think substance not quantity ... think learning not waivers for other work.
Christopher	Amenita	I do not have enough experience with pro bono work that is specific to financial planning, only volunteer roles like Treasurer of a parent teacher org and casual financial education to those who ask for it (without entering advice territory). I would love to learn more about these opportunities.
Ramzan	Amiri	CE requirements with pro bono activities may not add value because I do not see the work as objectively driven to improve the competency levels of others. The time will be used to fulfill the CE requirement without benefit to others. It would be a valuable endeavor if the requirements were narrowed down to teaching a few hours in school or University to help students understand wealth management.
Carson	Andersen	If the goal is to keep us educated and current on new rules, regulations, etc, this change would not accomplish that.
Carol	Anderson	Love this idea! I mentor women encouraging them to enter the financial services field. Would love this volunteerism to be counted.
Scott	Anderson	I guess I dont really care, CE as i mentioned before is not valuable, actual practice is valuable.
Jessi	Andrews	No Comment
Srihari	Angara	Yes, free advice for 10 under served families or 5 families who can't afford to pay a fee chargeable by CFP
Anonymous	Anonymous	I think you've done a terrible job promoting the designation.
Bill	Aquila	Allowing up to 500 of the required 6000 hours be completed through community service seems reasonable. I would prioritize teaching and mentoring at a 1:1 ratio, while pro bono work is perhaps a 2:1 ratio. And this is because in order to effectively teach or mentor you really need to have an understanding of the material. Pro Bono work in all honesty, while certainly admirable, is usually no where near as complicated as regular work simply because the people receiving pro bono services usually do not have the finances to warrant complicated planning.
Jaycob	Arbogast	I made my point about pro-bono service on the last response. For teaching, I think that might be ok to count for CE, if the teaching was within a board registered program. Then you are clearly covering the topics we want professionals to cover. Mentoring I am less sure about. I'm not sure how we would monitor mentorship and the quality of it. The maximum service hours should depend on the service. Pro-bono should be 0 CE. Teaching should be as much of the CE as they are teaching. and Mentorship could count only if there is some kind of verification of the quality and topics being mentored on. I think counting mentorship as CE would be akin to training an AI program on other AI output. If everyone is mentoring everyone else, no one is really learning any new topics. We're all just repeating the same things to each other.
Jared	Archer	Volunteer at TXCPA Fort Worth's #Adulting event (teaching financial literacy to high school students) Volunteer as a 3rd Decade mentor (providing free financial advice to lower income individuals in their 30s)

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Stephen	Archer	I would support this strongly. I personally volunteer with the AARP Tax-Aide program and know of others that volunteer with VITA. I would think 10 hours would be adequate.
Eric	Arman	I would say 3-5 hours per year should count toward CE. Teaching and/or mentoring young children and young adults would be a great way to accumulate pro-bono hours.
Daniel	Armbruster	teaching and mentoring would be good. Maximum hours should be limited to 10-15.
Laura	Armstrong	Pro bono work should be allowed for up to 5-10 hours. This encourages giving g back yet still requires individuals to be educated with CEs.
Christopher	Arnold	I believe CE and pro bono service are 2 different things and so pro bono service should not count for the CE requirement in my opinion. However, there should be some incentive or benefit to providing community service such as a reduction in annual CFP dues, credits in the CFP Store, and other special recognition.
Margaret	Asef	As a soon-to-be-retired CFP - I would like some way to still give 'back' to the community using my 35 years of experience. If there is an acknowledgment of 'X' years as a CFP then it would be helpful in establishing credibility since I will be moving from my 'realm of influence.'
Sherry	Ashley	10 hours maximum, and I would support the activities listed above...pro bono work, teaching, and mentoring.
Gerald	Asplund	no - CE should be for learning, there are plenty of changes and new regulations that people need to learn and get updated on.
John	Atwater	Yes, this should be allowed. All the above mentioned activities should count. At least 15-20 hours of community service events should count.
Charles	Auerbach	I think it is fine. I think the maximum should equal the annual two year requirement.
Daniela	Aviles	5 hours or 8 (if bumped to 40). You could include giving financial planning based presentations to groups (assuming it isn't in efforts to attain clients - i.e. speaking to students or clubs / organizations)
George	Ayala	I think allowing CFP® professionals to fulfill part of their CE requirements through community service is a great idea. Activities like teaching and volunteering provide valuable financial guidance to communities that might otherwise lack access to professional advice and planning. Additionally, this could incentivize CFP® professionals to dedicate more time to community service, further expanding the positive impact they have on underserved populations.
Jeremy	Ayers	Teaching small groups makes the most sense.
Alison	Bach	If CE is designed to make sure CFPs are staying up to date in knowledge and competency, I don't know that I understand how service-based contributions would be a substitute for that.
Raymond	Backers	I do not believe pro bono work, teaching, or mentoring increases knowledge which is the intent of continuing education. That said continuing education itself has weak points. Actual work in the field does provide more practical knowledge if a person is trying hard but how could the CFP board verify? Another note is CEs are

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		often completed without learning anything meaningful from them simply because they are required, as if one is checking a box. Requiring current topics and revising standards for CE providers may help.
Jim	Bagnato	While I believe that CFP candidates and marks holders should be encouraged to provide pro bono service, I believe that it may become challenging for the CFP Board to analyze and screen through and validate the possible experience options.
Colleen	Baird	Educating less fortunate - maybe at high school or EARLY college level about truly having disciplined approach.
Douglas	Bajor	10 hours MAX.
Luisa	Baker	I think CE hours should be maintained as is and not increased. Pro bono work is not continuing education but voluntary work. With that logic, we should be able to apply our work hours towards CE.
Dave	Balakrishnan	Yes, Delivery of relevant content by teaching (seminars), mentoring (budget management, education loans etc) on key topics in the CFP curriculum should be eligible for CE similar to the Pro-Bono proposal. Should be limited to 6hrs every two year period and only 50% carried over for new recertification period.
Michael	Baldwin	No. if you are going to mandate CE, keep it as CE. Don't further complicate matters by allowing non-CE to count as CE.
Jasmine	Ball	Max of 10
Melissa	Ballard	If it's chosen to increase to 40 hours, I would be a proponent of allowing up to 10 hours via pro bono activities. Consideration should be given re: teaching. If an advisor is volunteering for Junior Achievement and teaching 3rd graders, I don't feel like that's CE. As an aside, did the committee consider making a separate service requirement in lieu of adding 10 hours and including service?
Christopher	Barker	I don't think that teaching or mentoring should be included. In my experience, mentoring has a mutually beneficial component. Meaning, if I am mentoring a new advisor they are usually bringing me clients to work joint which I make money from. If I am mentoring someone who is not doing this I will coach them out of the business because if they can't go get clients to work with they are probably not a good fit for the career. I hesitate to answer the maximum number of hours because if it includes mentoring I don't think that there should be any hours permitted.
Lloyd	Barnhardt	While I am on board with pro bono financial planning to earn up to 10 CE credits, but that is where I draw the line on earning CE credits. Teaching, mentoring and other service based contributions do not necessarily make CFPs better and more knowledgeable financial planners.
Thomas	Barrett	I don't believe continuing education and pro bono work should be comingled.
Daniel	Barry (Charles Schwab)	8 hours max for service for service specific to the industry i.e. Junior Achievement Moneywise program where you get the opportunity to teach personal finance to kids.
Andrea	Bartlett	I do not think community service is a good replacement for continuing education. Community service by itself is a very useful and noble thing for CFP professionals

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		to do to help their communities but that should stay separate from the requirement for continuing education.
Tejuana	Baskerville (National Association of Personal Financial Advisors)	NAPFA would encourage that any additional CEs for the activities mentioned above (besides the pro bono hours already discussed) be in addition to the 30-40 CEs required in general educational programming, not as a replacement for them. HT
Marc	Bastien	I think community service is valuable but should not be commingled with CE credit schemes. Let's keep the credits at 30. If the board does decide to give CE credit for volunteer work, the ratio should be generous, such as two hours volunteering for one hour credit, in order to reflect the ACTUAL time commitment of volunteering which in my experience typically includes hours of preparation.
Edmund	Batchelor	Lecturing at industry group meetings (i.e. giving a talk to the local estate planning council) should be considered.
Kyler	Battles	This could be a valuable part of the Continuing Education requirement but there would need to be additional verification measures used should it be approved. Teaching high school budgeting might not deliver on the education standards of requiring CEs
CRaig	Baum	I potentially could see teaching a financial planning class at a local college, community college, or school that could count for between 5-10 credits depending on the material covered and the course length.
Thomas	Baysinger	Unfortunately, I don't have Pro Bono as an option as a salaried employee. 10 of the 30 hours seems like it would be good to encourage community involvement. I believe any way we can help our communities with financial literacy and planning should be encouraged and supported with credit.
Chris	Beard	These would be fine, and I would not put a limit - but 30 hours is enough.
Steve	Beard	Allow pro bono to count 1:1
Chad	Bearden	I think pro bono is great and needs to be done, but I do not think it should be a requirement for CFP.
Geoff	Beck	I think this would make sense and be a good way for CFP professionals to give back to the community. To me, it sounds like an alternative to fulfilling the CE requirement though and not a supplement to CE. They seem to be conflicting ideas. No strong opinion here.
Leslie	Beck	Again, CE is the abbreviation for 'Continuing Education'. How is any of that any different that actually being a practicing CFP(r) certificant?? If you want to add a service component to the competency standards, just do it! But if you do that, be prepared to consider all kinds of service, such as working with a specific charity, non-profit, food pantry, etc. Because 'service' means different things to different folks. And BTW, I don't think 'forcing' professionals to perform service is a good thing, either. And what about activities in the guise of 'service' that are really just about exposure to new potential clients? Good luck weeding out that activity.

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Phil	Behnen (Centennial Advisors LLC)	Good idea, allow up to half especially for experienced advisors
Kaylee	Beier	I feel that this should be allowed. It shows a drive to further education beyond the regular scope of one's work.
Brettq	Beimers	I would be ok with it. Seminars and workshops come to mind. I would not go over half the required credits as CFPs should continue to get trained themselves. I'm reminded of the quote - 'stop learning today, stop teaching tomorrow' We need to remain lifelong learners!
John	Bell	None. Providing pro-bono services is a genuine good thing to do, it should not be a substitute for education requirements. Seems like you have an agenda here and while I do support pro-bono work, it is NOT education and keeping up with current planning topics.
Jason	Bely	Teaching and mentoring are great ideas to advance the relevance of the CFP mark with the public. However, teaching and mentoring seems to fulfill something different than the continuing education requirement. Perhaps this would work if there was structure around a teaching and mentoring program, that would assure that the CFP professional would maintain/advance their practical knowledge.
Anthony	Benante	I think it is a good idea. Would suggest limiting to 5 hours per reporting period.
Joseph	Benedetti	Allow half the hours to be pro bono work.
Jo	Bennett	Teaching a SIFMA or other organization financial course that is approved; holding a public position (Chamber board president) where financial knowledge is key in running the organization is utilized or holding educational seminars for any organization (library, church, women's domestic violence work force, etc....) should be counted towards pro bono activities.
Chet	Bennetts	Allowing CFP® professionals to fulfill part of their CE requirements through community service is an innovative approach that promotes both professional development and social responsibility. Activities such as pro bono financial planning, teaching financial literacy courses, mentoring aspiring financial planners, or contributing to educational programs in underserved communities could all be appropriate forms of service. These activities not only enhance the professional's skills but also extend the reach and impact of the financial planning profession. To maintain the rigor and relevance of CE requirements, it is important to establish clear criteria for eligible activities, ensuring they align with the core competencies of financial planning and provide meaningful educational or practical value. As for the maximum number of service-related CE hours permitted, a cap of 10 hours per two-year period seems reasonable. This strikes a balance between encouraging service-based contributions and ensuring the majority of CE hours remain focused on technical and subject-matter expertise. Ultimately, integrating community service into CE requirements could be a valuable way to enrich the profession while fostering a culture of giving back.
David	Berkeihiser	You're making this way too complicated, costly, and bureaucratic. Stick to first principals and stop trying to be cute. Stay on point and focused.



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Robert	Beswick	Pro Bono is fine, but it is not a badge of honor.
Kenneth	Bieri	As a current CFP®, I believe the practice standards, barrier to entry, and requirements to maintain the letters are getting too complex. Once I have the letters, what protections are in place to ensure I am not ousted because of requirements that exceed my time availability while actively practicing. I believe the CFP® board needs to focus part of their energy on current CFP's and helping them via marketing versus using dollars to increase the amount of their time consumed to stay a CFP® once earned. It is hard enough to get these letters and new proposals seem to be forgetting that part. What about the CFP®'s that got the program here?
Alicia	Bigler	I think all things listed would be extremely beneficial. It educates you by refreshing knowledge in education, as well as encourage others to join the field.
Joseph	Billerman	In my view, pro bono financial planning services, teaching financial planning at a college level, and mentoring interns/apprentices in the field of financial planning ought to count if the CFP Board wants to broaden what is acceptable as CE. I feel that around a third of CFP CE credits ought to be able to be fulfilled through these avenues.
William	Bivin	Pro bono work or community service should be a normal and regular activity of any CFP practitioner, and most of us do it on a consistent basis. The reward comes from helping those less fortunate.
Matthew	Blair	Pro Bono work through established, non-profit teaching programs, especially at the high school level makes sense to me. 10 hours of CE credit on a 1 to 1 basis would work if it can be confirmed by the program organizer. If the CFP board is trying to incent CFP professionals to participate in Pro Bono work, I think it would be better to have a minimum requirement, not related to CE, every 5 years.
Kathryn	Blake	Any pro bono work that covers one or more of the 7 steps of financial planning or constitutes financial advice or coaching should be eligible for CE. VITA/TCE tax preparers/reviewers can get experience hours for certification and certain Circular 230 professionals can get CE for this service. It would depend on the teaching; if someone is teaching the same course every year, it could count once, but not for every renewal. Mentoring can be very informal and that makes counting it for CE difficult. I think 10-15 hours every 2 years is a good amount.
Brandi	Blaylock	I think community service is important, pro bono CE doesn't sound like it would be easily tracked. I think teaching, mentoring could be good if there is a correct avenue but again licenses and marketing restrictions could come into play. CE service related hours could be 3 hrs total.
Briana	Blocker	Teaching, mentoring, serving on boards in a financial advisory capacity.
Brianna	Blount	I think participation in the Foundation for Financial Planning would be an appropriate way to contribute. Using a formal entity to facilitate pro bono matches also would allow for greater accountability. I think that 10 hours max of CE is appropriate.

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Esther	Blue de Avalos	I feel that this would allow professionals to serve their communities with skills based volunteering. It will help the professionals relate to their community and benefit the people in the community.
Peter	Bobolia	All activities such as pro bono work, teaching, mentoring, or other service-based contributions should count towards CE. 10 hours max seems reasonable.
Keith	Bock	'Giving Back' should be a hallmark of passion or the profession. But I don't think it adds to competency in keeping up with Continuing Ed topics.
Nick	Bodnar	Again, I fail to see how this type of activity could be considered financial planning education.
Brian	Boisselle	No I think we should have to learn something new or relevant to the industry not pro bona work.
James	Boles	Teaching and mentoring should be counted towards CE due to using their knowledge and experience and communicating that effectively.
Brian	Bollenbacher	I think all of the above are appropriate to allow CE credits. Cap them at 10 CE hours. Sitting on educational seminars / public education presentations should be allowed full credit.
Cindy	Bollinger	Teaching a course in college re financial planning
Danica	Bolton	I think that all teaching/mentoring opportunities should be 1:1 with CE hours. The time it takes to organize a presentation, deliver it, and follow up is significantly higher than just delivering the information. There should be no limit to service-related CE hours.
Ona	Bolton	I think that the ratio of earning CE credits for probono work sounds reasonable. Helping individuals with pro bono work, such as teaching and mentoring help advance the profession. I don't have an opinion on the maximum number of hours for service CE - 15? 24?
Robert	Bonich	I still agree with the 30 hours and be able to carry 10 credits forward. We are busy and to have the option of carrying credits forward would relieve time in the future.
Keith	Bonner	Drop the Pro Bono emphasis. We are adults. We provide a service to our clients. They pay us for that service. That is the most moral system there is. We don't need to do Pro Bono services to validate our profession. With that said, our firm helps many people who are not our clients.
Jeremiah	Borage	Serving on the finance committee of a non profit board. Allow the complete CE requirement to be fulfilled by pro-bono work.
Kylie	Bos	Teaching for a qualified CFP(R) education program should count towards CE as well as pro bono work and mentoring others on the path to become CFP(R) professionals.
Becky	Boston	Overall, providing pro-bono and community service work is the right thing to do, but this could become a slippery slope. I would keep the max number of service-related CE hours fairly low. Maybe 2-4 hours
Douglas	Bouck	The work must be planning related.
Matt	Bowen	CE should be to further a professionals knowledge, not to support the community. Those are separate things.

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Jordan	Bowersox	Donating time talent treasure and services out of the goodness of your heart(which I do all the time but never log it) is an amazing thing to strive toward. It should in no way be required in order for a person to maintain their credentials.
Christopher	Bowman	I have no problem with having a small portion of CE being reported via these types of actives (maybe 10 hours), but there should be a learning component to CE vs teaching what we already know/believe to be true.
Scott	Bown	I'm not sure I see the value of spending three hours doing pro- bono work for one hour of CE. I guess I can see it from the Board's viewpoint, the ability to market that CFP's have volunteered 'this many hours' and enhance the brand. Why not 1-1? As for the types of activities that would count, they seem adequate and beneficial.
Bryan	Boyd	I don't believe CE should be completed via community service - these things should be done for the benefit of those receiving (not the provider).
John	Boyle	No. CE should advance technical knowledge. Pro bono work, teaching, and mentoring would be performed down market and would not result in learning advancement.
Jordan	Bradford	I don't believe CE should be earned any other way than by completing coursework.
Charles	Bradshaw	I don't think community service should be a substitute for our continuing education. The board is pushing their own agenda.
Cindy	Bragdon	I'm always wary of people earning 'credit' on things that aren't really applicable. Again, the organizations and activities through which community service is performed should be specific and vetted. I'm not sure how you do that though!!
Nathan	Bragg	I think mentoring would be a good activity as well as pro bono work. Max number of service related CE hours is fine at 10.
Tina	Brannan	Yes. Most of us are already doing that anyway. The challenge lies in reaching those who need it most.
Alexa	Brascetta	Non-profit board positions in addition to those listed above. Financial literacy focused work in schools or organizations. I think 5 hours should be the max.
Sarah	Brice	Teaching- financial literacy, budgeting, planning basics free of charge Mentoring young financial professionals to encourage more work in planning and best interest for our communities and clients I think a maximum of 30 percent of all CE hours on Pro Bono- to discourage misuse of time or unethical logging of hours (which should be a dispensable/terminable offense). If hours were increased to 40, 12 hours of CE done probono in 2 years is essentially 36 hours of volunteerism, mentoring, probono work for communities. This will revolutionize getting planners connected to people and serving more individuals. I like the idea of only logging through reputable foundations; such as SIMFA, Foundation for Financial Planning; Or another such financial literacy/ financial counseling agency; a third party to verify and track those hours worked. This aligns with the due diligence in monitoring the CE. At Edward Jones, we have a tracker, whereby when I work with SIMFA, SIMFA submits my time and hours to Jones and Jones records that time. We also have a mentoring tracking system for when I have been mentored, and it logs each step in the process and requires check in along the

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		way. My mentors have all been extremely experienced and have been CFP/CHFC/AAMS- they have had everlasting impact on my work with clients. I am cautiously optimistic that creating standards to serve others pro bono will strengthen the weight of the designation to the public.
Shawn	Brickler	Not much to add, I believe CFP professionals should be allowed to earn CE credits for pro-bono work, teaching or mentoring.
Charles	Bridges	Teaching at the high school or college level, mentoring specifically related to the financial services profession.
Sterling	Brightman	No service-related CE hours should be permitted.
Joe	Brigida	No Comment
Nancy	Briguglio (Brightworks Wealth Management)	Pro bono, teaching relevant courses and mentoring should count toward CE.
Jack	Brod	No more than 25% of total required. Must be limited to activities such as teaching or pro bono, and verifiable.
Zach	Brody (Lumiere Financial)	If and only if the CE requirement is increased, CFP holders should be permitted to fulfil a small amount of CE requirements by way of pro bono. However, it should incorporate education (i.e., education should be incorporated).
Samuel	Brooks	Teaching for a CFP program, pro bono work also could count. I don't think mentorship's translate to proving that you are competent in the evolution of financial planning. Max hours should be 15
Emily	Brown	There's not enough financial literacy education in secondary schools. While it would be a much more simplified version of what we studied, it would prepare future generations to start thinking more about their financial futures.
Gail	Brown	As stated earlier, there is frequent fraud and abuse in the financial services industry. Show the public that the industry is looking out for them by setting a higher standard than already exists. I worked hard to earn my CFP and always practiced the highest of standards. I expect the CFP Board to demand that of all certificants.
James	Brown	My company requires such pre-approval to any public speaking that I prefer this not be a part of it.
Kevin	Brown	Financial competency teaching in school setting
Kyle	Brown	I love contributing to my community, but community service is not the same thing as CE and should not be treated as such. 0 hours of community service should be allowed to satisfy CE requirements. CE is not pro bono work. CE is not teaching. CE is not mentoring. CE is not other service based contributions. We should not advertise that the CFP(R) marks mean someone receives X hours of CE training every 2 years when in reality they receive X-Y hours, and then perform community service to account for Y. Our duty is to our clients. Our clients benefit substantially more when I receive CE than when I perform community service.
Mark	Brown	i am against this as it would be difficult to track and monitor .

First name	Last name (c/o firm name, if applicable)	Response
Emily	Broxup	MAX 10HRS mentoring, teaching, reading documents for accuracy
Brian	Bruce	I think this is a good idea and fully support this initiative... especially through community service such as teaching and mentoring. We can provide benefits to broader society, through community activity, greater involvement and influence people from all walks of life in a positive way. This would be a good enhancement to the ongoing CFP license program.
Al	Bruchnak	no opinion
Dyne	Buckley	Seems very open ended - has the potential to be abused. But I do like the general idea.
Kasey	Buckner	Not a fan of this proposal, as the verification of meeting those requirements in those situations would open up many different cans of worms, which means more enforcement requirements getting added by the Board, therefore rolling more renewal costs to CFP pros. It's expensive enough to practice; don't make keeping a certification more expensive to add a hard-to-regulate idea to the mix.
Natalie	Bullen	Financial literacy seminars, mentoring, pro bono work
Nicholas	Bunio	Well, the whole point of CEs is to learn about new topics and refresh yourself on topics you may have forgotten. How will community service (are we talking about something like picking up trash) help with this?? Also, even teaching may not help with this as, you could be simply teaching info you already know! If anything, this would then harm CFPs as, their knowledge would suffer.
Amanda	Burgess	10 hours seems appropriate.
Carson	Burke	I don't really support this
Emily	Bushong	Disagree strongly with fulfilling CE requirement with any community service type situation. when you move away from a regulated environment there is a strong element of credibility and that dilutes the high CFP standard you are trying to achieve. If you MUST allow community service then it should be 5% or less of the total required CE for the reporting period. Otherwise every cost conscious CFP will be coming up with all kinds of wacky CE opportunities...
John	Butcher	Is this it?
Belinda	Butler	The ability to do that as well as the number of hours can greatly differ depending on the location. Someone in a large city or town has very different opportunities than someone in a small rural area.
Cassidy	Butler	I believe all stated options are good
Daniel	Butler	I think this is a great way to encourage CFP's to become active in the pro-bono service
Jeff	Butterfield	Junior Achievement is very influential in the Lincoln, NE business community and is a partnership with local and parochial schools. JA volunteers from various local businesses, work directly with teachers, schools, and their respective students across all grade school ages - K-12 working on curriculum that is very similar to basic financial planning. I would like to see this type of community service be included for CE hours. Falls in the 'pro bono' bucket.

# CFP BOARD

CERTIFIED FINANCIAL PLANNER BOARD OF STANDARDS, INC.

First name	Last name (c/o firm name, if applicable)	Response
Nick	Cafaro	Pro-bono work forces planning to think through situations outside their typical client. This encourages independent thinking and challenging of norms. That said, 75% of CE should still be devoted to education. Older financial advisors have failed to expand their knowledge in my opinion
Theresa	Calkins	I think pro bono work should be included to fulfill part of CE requirements. I think the max number of service-related CE hours should be 10 hours.
Richard	Callaghan, Jr.	In my opinion, CE credits are intended to refresh and increase knowledge on your practice. If someone wants to volunteer pro bono work they're already free to do so. Adding additional CE requirements indirectly through pro bono work is an additional burden.
Christopher	Cameron	Teaching mentoring and pro bono client service is appropriate. Max hrs towards ce should be 20
Chad	Campbell	Only issue with community service is actually verifying it is legit and not made up. Perhaps 10 hours max CE. Not sure how I feel without more info.
Claudina	Campbell	Teaching and mentoring should count, but it should be capped at no more than 25% of the required bi-annual CE credits to provide a balance of learning and passing on knowledge.
Michael	Carbone	Fine with it
David	Carboni	pro bono, teaching, mentoring
Sabrina	Carlson	Teaching planning topics seems like a great option as the best way to learn is to teach. I really don't quite see how the pro bono volunteering up levels our knowledge exactly though.
Donnie	Carpenter	As an adjunct professor, selfishly I believe teaching should be included for CE. I spend hours studying and revisiting material to make sure I'm current. Presenting CE qualified content could fit in a similar boat. I recommend against including mentoring. Having mentored a few dozen young planners, sometimes the mentoring is intensive, but it is more often a handful of short conversations and responding to a couple of emails.
Gordon	Carpenter	stick with CE equals content training, not throwing other activities against the wall to see if they reduce your CE content studies.
Michael	Carpenter	All of these areas should be allowed to count toward CE hours with appropriate documentation and no additional cost - pro bono work, teaching, mentoring, or other service-based contributions
Michael	Carretta	10 hours max per year. Pro bono Teaching at high school or college level, mentoring an interested high school or college student.
Michael	Carrico	Allowing 1/3 of required CE hours to be satisfied via community service is reasonable. I think it's important for CFP® Professionals to stay on top of changes to the financial regulatory landscape so a majority of CE requirements should be satisfied through actual educational coursework. Pro bono work, teaching, and mentoring are reasonable types of relevant community service which give back to the community or financial planning profession.
Charlie	Carroll	I appreciate the effort to share these proposed changes which are thoughtful and forward thinking. Thank you

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First name	Last name (c/o firm name, if applicable)	Response
Anthony	Carter	I believe that it is a great idea to use pro bono work to fulfill CE requirements. I think this gives the CFP Professional more options to complete requirements while doing positive work in the community.
Brian	Cartier	I vehemently disagree that CE should be awarded for community service. If the purpose of CE is to learn, then it must be through education. If the board would like CFP professionals to do community service or pro bono work, then make that a separate requirement not related to CE.
Todd	Casazza	I believe expanding the options to earn CE is a good idea. I don't think mandating an additional 10 hours is something that needs to be done.
Steven	Cass	I feel any activity promoting or teaching financial planning and literacy would be appropriate. I'm comfortable with the proposed 10 hours.
Gillian	Cassidy	No opinion
Alex	Cavallo	Any of above, if allowed
Ruth Auer	Chady	Include pro bone, teaching mentoring, & service based. 3hr equal 1 CE up to 10 hr.
Nicole	Chamberland	I believe that this is a good idea in theory, however, we must take into account the availability and demand for these types of services before making changes to CE requirements.
Robert	Chambers	I think pro bono work, teaching, mentoring and service based contributions that fit within the requirements of building a skillset and knowledge base to practice is good. However, any of these which are not related to practice or building proficiency should not be permitted.
Alex	Chan	5-10 CE hours should be good, helping at least 1 client per year through a designated organization that helps clients that are less fortunate would be a great.
Teresa	Chapin	Caution opening it up to any community service, as much doesn't require any true financial knowledge or use of CFP standards. We would need to be very specific as to what qualifies. Why not just keep to pro bono services specifically related to CFP services. Maximum of ~25% of hours required so as to gain additional education versus just teaching the same class over and over.
Melody	Chartier	Would teaching include blogging, leading webinars, etc?
Jeenchen	Chen	Allow them but not required. Up to 10%.
Jeffrey	Chesner	I believe you touched on 3 important activities. I will go along with the 10 additional CE credits.
Susan	Chesney	No more than 25% should be permitted. The point of CE is to 'continue' education. Pro bono services should not replace that.
Christopher	Chestnut	make the test hard...to many people are passing don't water it down for the folks of us that earned it with the harder 2 day test.
Jonathan	Childs	I do not have much of an opinion on the pro-bono service activities. I do agree that they should be applicable to the requirements but not sure how much.
Jacob	Chrysler	I think that as long as it can be properly documented and demonstrate value (such as financial literacy, educational seminars not related to prospecting, or full fledged pro bono financial planning) then it should count.

# CFP BOARD

CERTIFIED FINANCIAL PLANNER BOARD OF STANDARDS, INC.

First name	Last name (c/o firm name, if applicable)	Response
Kari	Cierley	This is not appropriate. CEs are continuing education to get better at being a CFP not volunteerism. They are not one in the same.
Anthony	Cisek	Sure, sounds great. 10-20 hours.
Sean	Clancy	I don't see the correlation between pro bono and how we continually educate ourself. I can see if we teach a class and have curriculum we are using to be added, but don't really see it.
Daniel	Clark	I do a lot of pro bono work each year. I have also been mentoring a new employee who just passed her test, but needs more time under a CFP guidance. I get so much more from these activities than I do from clicking through pointless CE credits, just to take the test. I almost always pass with 90%.
Jamie	Clark	I don't think we should be setting maximum hours of CE in various categories. That adds too much mental load. I find volunteering through the VITA program to be really meaningful.
Steven	Clark	I am skeptical of this idea because it will be very difficult to objectively decide which activities qualify.
Daniel	Clay	I believe mentoring other financial advisors should apply to CE credits. I have mentored many advisors and it takes time and knowledge to mentor.
Rebecca	Clements	I think this would be difficult to monitor and allow for potentially fraudulent reporting of CE hours.
Robert	Clifford	Financial Education - 10 hours
Chuck	Clifton	Again, see my comments to the last proposed change. We should not be comingling competence standards with accessibility requirements. It sounds like what you really want is for advisers to do more outreach either through volunteer work or pro bono advising. I think that's great; so make that a requirement. But pretending that CE is related even remotely to outreach sort of misses the point of both, creates a strangely complicated system for CE, and probably won't achieve either goal very well.
Stephen	Close	Mentoring should defiantly count for CE. The CFP Board should also provide more opportunities for CE within the CFP website at no additional cost to the professional.
Daniel	Clothier	I think service related work to fulfill CE could be a good idea. If implemented, I believe 10 hours should be the maximum allowed. Bro bono work or teaching are the only service activities that come to mind that I feel are adequate.
Heidi	Clute	Not sure
Monique Rene	Coates	As stated previously, I agree with this one = Using Pro Bono Work for CE credit. However I would suggest that you reconsider having it take 30 Pro Bono Hours = Only 1 CE Credit Hour. Perhaps a 15:1 ratio instead? 🤔🙏 Thank you.
Gary	Coats	None
Marcie	Cobble	No
Joseph	Coccaro	The need for education to future generations is a must as in person interaction face to face is needed. Emphasizing social skills as this seems to have been lost

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# CFP BOARD

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First name	Last name (c/o firm name, if applicable)	Response
		the past several years. I do not believe any minimum or maximum number should be permitted. Competent professionals will do it for the love of game.
Lisa	Cochran	I think teaching financial literacy classes, VITA tax preparation services, free legal assistance in the area of estate or tax planning, or any financial planning that benefits low income communities is fine. I do not believe teaching at a for profit institution or mentoring college students or young professionals at your place of employment should count as community service (although both are worthwhile endeavors). Service related CE should be limited to 10 hours per reporting cycle.
Eric	Coffman	I personally give many hours of my time to the community including pro bono planning services. Be careful to not appear to be legislating morality. I'd cap the CE hours at 5 per year due to the inability to consistently confirm those hours. But in doing so, would not increase from 30 to 40. We do not need the additional burden. The current CE reporting by education providers is at least a form of third-party confirmation.
Chris	Cohan	I feel that in my case having training video's on an ongoing basis going over many area's of a financial plan would be beneficial. I think most candidates could watch videos going over many different planning scenarios and case study's on an ongoing basis would be of great benefit. Or have a monthly class taught by a CFP individual to help people in the industry learn and grow.
Alan	Cohn	Adopt Rotary's 4 Way Test: 1) Is it the truth? 2) Is it fair to all concerned? 3) Is it beneficial to all concerned? 4) Will it build International Understanding?. CFP's must lead in ethical activity among all professions, if we are to be treated as the equal of CPA's and Attorney's.
Steven	Coker	I do not believe Pro Bono hours should count towards CE requirements. CE hours increase education. Pro Bono hours increase experience.
Erna	Colborn	No - none. CE is CE - education to stay on top of new information, laws, trends etc. None of the others provide that.
Akil	Cole	I like the idea. 5-10 hours for starters sounds good.
Audra	Collett	I don't believe that community service, pro bono work, teaching, mentoring, etc. should qualify for any CE hours. To uphold the highest standards of the certification, we must be equipped with the most current information. We should always be striving to be experts in each aspect of the planning process by continually gaining knowledge. This is accomplished through CE.
Amber	Collier	My concern is that for those of us who are also Series licensed, the difficulty of being cleared to do this and get approval in advance.
Christopher	Collier	My firm wouldn't even allow this.
David	Conley	I would strongly encourage the mentorship program to be expanded. I was unable to link up with the mentor I found on the site (never responded to my emails). Allow time spent mentoring to offset some of the CE requirements. Possible provide some voluntary Mastermind groups to share best practices with other LOCAL CFP's and ideas on improving their business, pro bono opportunities, etc.
Patricia	Conrad	I really think mentoring would be good to allow.

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Daniel	Conroy	I want to encourage CFP practitioners to engage in pro-bono activities but I'm not sure I can draw a meaningful connection to CE.
Danielle	Converse	10 hours permitted. I think teaching and mentoring are great ways to reinforce knowledge and therefor could be good additions to acquiring credits.
Alyson	Coran	5-8 hours permitted - teaching about finance/personal finance related topics - mentoring students and people in need - speaking at conferences, etc.
Beverly	Cox	up to 10 hrs.
Stephen	Craft	I support allowing CFP Professional to satisfy all required CE requirements through community service, pro bono work, or teaching.
Lauren	Crosby	How does this help our continued education? I don't think it does. It creates a loophole to get out of CE.
Lisa	Crosta	Max 10 hours as suggested seems logical. Teaching, one-on-one mentoring, pro bono consultations - these all should count.
Tracy	Crowley	Thank you for the opportunity to comment.
Jose	Cuevas	None
Rachel	Currington	I do think this should be allowed, but control would be a big problem. How are the CFP board going to monitor this? Maybe only add this if you are to increase the required hours to maintain certification and only 5 hours max?
Eric	Curry	Engaging the community through pro bono work, teaching, mentoring, or other service-based contributions betters our communities and certification through increase knowledge of financial planning, helping those in need, and creating greater awareness of the CFP certification.
Michael	Curry	I don't believe CFP® practitioners should be allowed to fulfill any of their CE requirements through community service. If I had to approve an exception, I would make the exception for teaching. But I think we need to be very specific as to what would qualify as teaching and we need to vet the quality of the education being provided as well. this can quickly become as easy to get out of remaining current on actual education.
Phillip	Curtis	Dont like it. Lets keep CFP requirements specific to financial planning.
Michael	Custer	What community service is allowed to count? I'm good with it but does volunteering at church, coaching kids sports, etc. considered to count? I think should definitely have to have CE on things like Tax planning, estate planning, investment management, behavioral finance, etc as well still.
Ross	Cutler	The current adjustments seem appropriate.
Aisha	DaCosta	Service-related CE hours should be in a 1:1 proportion to CE hours related to new laws and regulations.
Michael	Daley	I strongly believe the CE requirement should be changed from 30 hours to 20 hours, with a maximum of 50% of those hours able to be provided via pro bono or service work to be the most adequate solution. In the event a practitioner is allowed to carry over hours to a subsequent period, those hours should only be from traditional CE---i.e. you may not carry over pro bono work so as to encourage more of it in each measurement period.

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First name	Last name (c/o firm name, if applicable)	Response
Nicholas	Dally	I don't know that pro bono work makes much sense to me for completing the CE requirement. Pro bono planning for instance, requires the same level of knowledge that many of us use in our daily profession. This feels like more of a push to encourage community involvement than it does to further educate professionals. I believe that topic based learning related to major policy/law updates is a more reasonable change to make on the CE front.
Bryan	Daly	I would be in favor of having Community Service count towards CE hours, no more than 10 hours per year
Laura	Daniels	Only small amount percentage of hours should be fulfilled via community service while increasing the education (online or in person) component.
Emily	Dannemiller	As much as I want to encourage community service I believe it needs to be just a portion of the ce equation, optional (not all firms allow pro bono work outside of the company processes), and related to topics that increase acumen in CFP topics (ie, working at a soup kitchen, or mentoring where financial topics are not discussed are both beneficial to the community but do nothing to hone the skills of the CFP)
David	Danvers	Max hours might be 10 of 40hrs
Craig	Darnell	I wouldn't mind that a few hours of CE could be obtained through community service. This would help with outreach both to people who may not be able to afford hiring a CFP for financial planning services and also to attract new people into the industry and more specifically obtaining the CFP designation.
Galan	Daukas	Good idea
Brandon	Davies	Pro bono work is not Continuing Education, nor is teaching. The whole point is to CONTINUE the CFP professional's educational pursuits - whether in the form of additional designations, new tax laws, etc.
Susan	Davies	Offering a community workshop for families is very important in helping each generation understand the importance and complexities of financial planning.
Dennis	Davis	community service is community service-no expectation of reward. If you get CE credit, then it is not community service
Patricia	Davis	While I support community service - it should not be confused/comingled with continuing education.
Rebecca	Davis	CE is intended for continuing learning. I do not see how pro bono work meets that intention.
Susan	Davis	There should be no minimum required. If someone has a thriving practice, every client is a form of community service. That being said, teaching, mentoring, etc...should all be acceptable forms of CE credit.
Matthias	Day	I think those activities are a great start and pretty much covers the bases. 10 hours seems right. You don't want the entire CE requirement to be satisfied by pro bono work. Staying up to date on the technical aspects is important too.
Massimiliano	De Santis	I think CFP professionals should decide how much community service they do, similar to pro-bono work. Our profession does a lot of that already through many local organizations, like the FPA or NAPFA local and regional chapters. None of these activities is a substitute for CE requirements.

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Garrett	Dearden	Probono work through organizations like Advisors Give Back will elevate the profession as a whole. Those who chose to do Pro bono work should be rewarded for elevating the profession. 10 CE hours would be the most in book
Heather	Deaton	7 hours
Marian	Deering	I became a financial planner to help my clients achieve their financial goals. Having a CFP(R) designates me as a competent financial professional. We are not a social club. I belong to social clubs in my community and give my time and talents to the individuals and groups of my choosing. I don't believe it is the place of the CFP Board to have knowledge or determine the value of the service I provide to my community - their only concern should be the value I provide to my clients.
Rose	DeFrank	Pro-bono client work and service based contributions should be able to be used to fulfill CE - these activities can expose a planner to areas of financial planning and client types that they are not familiar with in their typical day-to-day work. There needs to be a maximum (I'd so no more than 15 hours, or half of required CE) to continue incentivizing the planner to educate themselves traditionally.
Leonard	Del Gallo (DFS, LLC)	Teaching should count toward your CE requirements. I teach the Master's Capstone course at the College for Financial Planning which takes a lot of time. While teaching you are performing a lot of research and learn 1000x more then taking any CFP CE course. It should count toward a CE requirement.
Miguel	Delgado	I don't have any ideas now
Michael	Deller	Community service in education and financial literacy are all aspects that would show demonstrated knowledge of parts of CFP Competency and should count. General community service I am unsure how it would be applicable. I believe having 10hrs permitted would be best.
Jonathan	DeMoss	No.
Kathleen	Dennis	Teaching, Editing, building courses for both CFP classes and approved designation should count for CFP CE credits. Conducting pro bono planning, tutoring and mentoring should be applied toward the CFP CE requirement for each hour spent.
Matthew	Dennison	Appropriate, max of 10 hours
Jeannette	DeOrchis	Agreed, with a limit of 15 hours per reporting period.
Bob	DePasquale	10-20 hours (the more total hours the more eligible) should be the max. Anything type of direct service to those who can't afford it or teaching/lecturing should qualify.
Kimberly	DeProspero	5-10 hours should be the max
Ryan	DeVitto	CFP professionals should be able to perform community service to fulfill CE credits. Activities such as mentoring, community teaching/lecturing, university teaching/speaking/lecturing should all count towards credit. Maximum number of service-related hours permitted should be 10.
Ashish	Dhamal	Provide some additional information at community events, mentor new CFP professionals, and work with colleges and universities to further enhance students' knowledge of personal finance.



# CFP BOARD

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Patrick	Diamond	1.5 hours of pro bono work should equal 1 CE hour with a maximum of 5 CE hours earned per two year cycle.
Francisco	Diaz	All three of the cited activities are commendable and should qualify. The maximum number of service-related CE hours is left to better minds than mine to calculate.
Katherine	Dibbern	No more than 10 CE hours to ensure professionals are still learning new info via regular CW. Teaching classes (local libraries, community centers, churches) and pro bono one-to-one work should be counted. Not mentoring - that is so fluid that it's hard to 'count.' But career days at local schools, or writing pro bono for reputable publications should be considered (to include time spent researching the topic, does not include a professional's own website/blog).
Michael	DiGrazia	Yes up to 10 hours and should be limited to teaching, especially youth.
Harrison	Dill	I heavily support fulfillment of CE through community service by all listed means to the maximum hours needed
Ryan	Dillon	I believe this could work increase community service participation by the CFP community.
Douglas	Dirksen	I support all mentioned Pro-bono planning Conducting community-based classes on financial planning topics Involvement in mentorship of new advisors (potentially through local FPAs) Service-based contributions - allow advisors to earn CE for gaining expertise in navigating government aid programs for families with special needs. I support half of the CE requirements being met through these avenues.
William	Dishman	This seems like a potential problem - how would they document this, etc. If you did do this, it should have the same 3 hours to 1 hour CE credit that Pro Bono work has, otherwise it would get confusing.
Ashley	Dixon	CE is continuing education, if you are providing community service you are already competent in those areas thus you are not learning anything new, the purpose of CE is to continue your education so you stay competent in your field of study.
Brian	Dixon	Community service is not continuing education. Helping low income individuals with planning does not make us better at financial planning for high net worth clients. CE should be focused on affluent and high net worth clients. This is who pays our fees. The CFP marks should tell our target client base that we are knowledgeable in dealing with their needs, not the needs of lower income individuals.
David	Doherty	I think that teaching could count towards CE as in my experience, teaching a topic solidifies the understanding of the topic for the educator. I think that up to 10 hours of service-related CE is appropriate.
Mitch	Doman	Providing educational (free) seminars
Brian	Donnelly	I don't feel that pro bono work should count toward CE.
Michael	Doorbal	I have been working (teaching) in the Military Community in the areas of Financial Counseling for over 15 years, while also being active with a broker Dealer --much of which has been done pro bono. I do support allowing CE hours to be given for each year of work at the rate of 10 hours per given year.

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Brian	D'Orazio	teaching and mentoring would be appropriate as one must truly understand the financial planning process to be able to teach another.
Daniel	Dorval	Why would community service count as valid CE, but not actual planning and advice performed every day for our clients?! Realistically, CE requirements should be reduced rather than increased for anyone performing financial planning and advice functions on a daily basis. While pro bono work, teaching, and mentoring might all be worthy activities for the CFP Board to support, it does not make sense to overweight those ancillary activities over the real world planning and advice of CFP professionals.
Tracy	Dostal	I think any of these would be appropriate for CE.
Sallie	Doty	Pro Bono does not keep candidates abreast with current law changes. While community service is great-I would prefer it not be at the expense of CFP Professionals continuing their education.
Renee	Duba	All planners engage in some level of pro bono work, teaching and mentoring. Your proposal feels like your organization is only interested in co-opting our community work to make you look more charitable. Why don't you go spend some of your many millions of \$ to develop badly needed financial literacy programs, and HIRE folks to deliver it to communities in need?
Yuko	DuBois	we are very busy individuals with multiple credentials with CE requirements and standards. All of us need to be educated and keep COE and compliance; however, to avoid any confusion and help our clients, not to focus too much on rules and regulations, I requested the CFP board to keep more flexibility.
John	Duda	5
Kenneth	Duetsch	I don't believe this is necessary. I do a lot of pro-bono work but do not track or report it. I would rather spend my time doing work that provides value.
Robert	Dukate	Ok
Jeffrey	Dunbar	I think 25% of the CE requirement would be an appropriate threshold for service.
Josh	Duncan	I believe that offering Pro Bono services are great way to give back to our communities. With that, I assume most CFP Professionals give away more 'free guidance' than they have time to document and report. Patting ourselves on the back for doing Pro Bono work takes the generosity out of the blessing being offered. Additionally, I do not want to push CFP Professionals away from running a profitable business. Without profitable businesses there will not be any CFPs.
Spencer	Dung	As stated previously, I do not believe community service should satisfy any or all of a professional's CE requirements.
Philip	D'Unger	Assuming the goal is to maintain knowledge and skills, then I think teaching courses would certainly be relevant to CE even those where the content is not be created. How would presenting CFP courses do not count as CE. I'm not sure I would include Mentoring as it would be unknown if this would cover and financial planning knowledge. For pro bono, it would be important to include pro bono work being done outside of the specific CFP board programs. I think 30 is a reasonable number and before increasing it could require certain hours for certain topics like

First name	Last name (c/o firm name, if applicable)	Response
		the CPWA program does if the goal of increasing the hours is to further ensure competency.
Kevin	Dunleavy	Teaching sounds good, but I'd need to ponder this more.
Michael	Dunlop	I believe continuing education should remain focused on activities that directly enhance a CFP® professional's knowledge and skills in financial planning. While community service, such as pro bono work, teaching, and mentoring, is valuable and should be encouraged, it does not always provide the same professional development as traditional CE coursework. If service-based contributions are allowed for CE credit, they should be limited to a maximum of 5 hours per cycle and tied to structured programs that ensure the service involves meaningful financial planning engagements. For example, teaching an educational seminar on retirement planning or mentoring a new planner through a recognized program could qualify. Pro bono service should require completion of a relevant training course to ensure the professional is prepared to provide high-quality guidance. Ultimately, while community service reflects the spirit of the CFP® certification, CE requirements should prioritize maintaining and advancing professional competency to best serve clients.
Blaine	Dunn	Teaching, lecturing, and mentoring and pro bono could count towards CE requirement. The work needs to be certified in some manner other than the person saying they did the work. Up to 25% of total CE hours needed could be filled by these activities.
Dylan	Dwyer	Ordinary pro bono work is an obvious yes. I think other clearly defined responsibilities like teaching a course, participating in information sessions, speaking engagements, etc. would also be appropriate. Things get a little murky when looking at more nebulous activities are used like mentoring. I have acted as a mentor for several people since becoming a CFP professional and would find it hard to quantify my work as a mentor. If the CFP Board facilitated a mentorship program with defined requirements and tracking it would probably be fine. At least half of the required CE hours should be able to be completed this way. CE hours are not practically helpful in expanding or updating knowledge in the industry. At least through pro bono hours we are putting CFPs into the community and expanding the reach of the marks.
Kedisha	Ebanks	I believe all of the above should be considered in pro-bono service (mentoring, financial coaching, non-profit organization (501c) teaching). Some pro-bono volunteer roles require a weekly commitment (typically 1 - 2 hrs weekly) so we need to factor that into the total CE hours permitted.
Jacob	Echols	I don't believe any of those things should count as CE for the designation. No service related hours should count towards CE
Peyton	Eckert	I do not agree with any activities other than pro bono planning or teaching/mentoring being included in CE hours. I think anyone competent enough to teach financial planning topics or mentor new planners should have up to a certain amount of their CE waived each two-year reporting period. I would think 20

# CFP BOARD

CERTIFIED FINANCIAL PLANNER BOARD OF STANDARDS, INC.

First name	Last name (c/o firm name, if applicable)	Response
		hours max would be appropriate, so they are still required to stay up to date on investment and tax regulations.
Barry	Eckhardt	I think pro bono work is most appropriate and trackable. I don't believe teaching, mentoring and other service-based contributions should be accepted as CE.
Richard	Eddy	No, same response.
Ryan	Edmonds	Teaching and mentoring should not count towards CE. Pro Bono Planning work should be all that counts
David	Eggleston	I think that pro bono, teaching at mentoring are all valuable and incentivizing them by giving CE credit is a smart way to foster more engagement.
Steven	Elder	Having taught CE and other classes, I can assure the board that many more hours go into creating the material than presenting so definitely agree that teaching should be added to the list of activities qualifying for CE.
Larry	Elkin	It is not the proper function of the CFP Board to control the decisions of its licensees over how to devote their personal and professional time. It is undoubtedly within the Board's power to impose such requirements, in which case it will be incumbent upon licensees to judge whether this has indeed enhanced the value of the credential -- or diminished it to the point that alternatives are more attractive.
Jacqui	Ellis	This might sound good but it is doing nothing to further one's actual KNOWLEDGE and CONTINUE that knowledge. No.
John	Ellis	Yes, I think this is a great idea and will encourage more CFP's like myself to do pro bono.
Kevin	Ellis	Stop pushing a social agenda. STAY IN YOUR LANE
Ivy	Emerick	Pro bono work, teaching and mentoring are all valuable contributions. The maximum number should be 10.
Matthew	Emmer	Pro Bono is not CE.
Thomas	Endersbe	Non Profit work on Financial Literacy
Angela	Epley	Service including paid engagements and Pro Bono work should not be grouped with Continuing Education. You've listed out 'education, experience, exam, and ethics' separately in the new updated language so why buck that convention? Digital content/social media should NOT count as Pro Bono. Those services ought to be in live dynamics for fiduciary's sake.
Nicholas	Erwin	This is a great way to help those who are underserved as well as strengthen the brand recognition of the CFP® in the community. Pro bono work, teaching, and mentoring are all great areas. Assisting in counseling/therapy would be nice as well. Especially for couple's. Limit is half the required CE hours.
Daniel	Estenson	Up to 10 hours of CE through community service seems appropriate. The types of service listed sound appropriate.
Brandon	Estrada	No comments on this.
Roy	Fakoury	I think ok, but feel someone at the organization confirm the type and amount of service

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Amanda	Farr	I do believe this is appropriate. I oftentimes do work through VITA or the military and it would be nice if those hours counted. Especially since to get certified to work at VITA you have to do tax training and take a test.
Jeff	Farrar	Teaching a financial planning class, or mentoring new or aspiring CFPs would make sense as you are making sure you know the material enough to teach. Every hour in the classroom requires 2-3 hours to prep so keep that in mind. I'd limit the credit from this avenue to 25% of the total required whatever that turns out to be.
David	Fedorka	I agree with this update
Tyler	Fedrick	This is not a terrible idea but it will create an administrative headache. Do not do this and do not increase the CE requirements.
Frederick	Felder	No comment
Jonathon	Ferguson	I find all these examples valuable. I think it should be looked at as most pro bono service counts and list examples of those that don't
Alejandro	Fernandez	Teaching/mentoring should extend to CE credit. No more than 50% of the required hours creditable to this type of work.
George	Fernandez	As long as the community service aligns with the CFP standards, I have no issues with it fulfilling all or part of their CE requirements. The bottom line is that they need to demonstrate their competency and adhere to the standards. I could easily see a career path of someone who delivers pro bono financial planning their entire career. This could actually offer additional opportunities to broaden the availability of CFP credentialed professionals in this much needed space.
David	Fernelius	Wait a minute....why don't I get credit for all of the paid for financial planning work.....over 30 years worth. So I get credit for doing it for free instead of getting paid. What about the clients I'm helping that what they are paying me is less than what I'm worth.....do I get credit for this? As a paid professional I teach and mentor all the time as part of what I get paid to do.....seems I should get credit for this.
Ray	Ferrara	How do you define 'community service'? How does this improve my competency? How do you disagree with what I think is community service and what someone else thinks it is? This is ripe for abuse. Please do NOT do this.
Christina	Ferrer	I don't think that this is worthwhile.
Emerson	Fersch	Service in any form is a good idea, Financially related or not.
Alice	Finn	Allow.
James	Flanagan	It is unclear to me how pro bono service has much to do with CE. In fact, I view it as a conflict of interest to 'pay' someone with CE hours for the pro bono or volunteer service provided. It sends the wrong message and doesn't look good from an ethics standpoint. In fact, it's not pro bono if you are paid with CE hours. I would expect 'volunteering' to be done to give back to the community, an individual, an organization etc., because the individual volunteering cares about that action or is passionate about that cause. I have seen and worked for corporations that incentivize their employees to volunteer by paying them their normal pay. I have no problem with that. However, I don't think this has any place with the CFP Board. If you feel we are not volunteering enough and reporting it to

# CFP BOARD

CERTIFIED FINANCIAL PLANNER BOARD OF STANDARDS, INC.

First name	Last name (c/o firm name, if applicable)	Response
		the Board, please find a different way to incentivize. We don't need 30 hours of CE plus 10 more from volunteering 30 hours to stay educated and up to date on Financial Planning. We either need 40 hours of CE or we don't. Please don't confuse these two issues- Volunteering and Education. That said, I would be in favor of any classes required to provide pro bono be included as CE, as you are actually educating yourself. Thank you
Daniel	Flansch	I think the value of teaching is under rated. Many times an instructor has to put in much more preparation time (learning) in order to instruct with competence.
Tim	Fliam	I think this is a great idea that will have a positive impact on our communities and people served by CFP professionals. I feel no more than half of the required hours should be permitted through community service (20 hours).
Amy	Flohr	I think that teaching seminars or pro-bono work (financial planning), or mentoring all show the integrity standard of the CFP and are ways to further reward CFPs who are already impacting their community from sitting and doing computer-based CE, or encourage CFPs to be more involved in the community. I think up to 5-10 hours would be appropriate.
Kathryn	Flom	While I can support the spirit of encouraging people to use their knowledge and skills through service work, I think it could be easily abused.
Mary	Focht	I strongly believe there are many individuals throughout our country that are uneducated in financial literacy. CFPs could greatly improve financial literacy in groups of varying ages. This improves the education for the CFP professional as well as the individuals served.
Michael	Fogarty	No. Keep it stupid simple. Don't over-manage this.
Ed	Foltz	none.
Sierra	Ford	CE requirements should be allowed to be fulfilled through teaching; as long as the curriculum focuses on at least one of the aspects of financial planning. Then limit could be 12 hours for the 2 year period.
Tim	Ford	No it should be actual work experience in providing financial planning.
Arlene	Foreman	Community service is not the only form of pro bono work. See my previous comments. I understand the desire to encourage pro bono commitments, but allowing CE credit seems like a bribe for people to be doing the gratis work they should be doing from their hearts (and also for the professional promotional value). Regardless, serving on the board of a nonprofit would certainly be at the top of the list because of the time and liability involved. (I'm torn as to whether political organizations should qualify.)
Adam	Fowler	I think public school teaching should be a huge CE credit. 3 hours for one class up to 10 total max hours.
Hank	Fox	While I believe in pro bono service, I do not agree with or support the proposal that such work be allowed to satisfy up to 25% of CE requirements, even at a 3-to-ratio. Rather, the credit for pro bono work should be limited to five (5) hours or the ratio increased to 5-to1. Also, there should be guidelines on the type of activities that would apply to CE, such as teaching or mentoring a financial-related course, or providing pro bono financial planning services.

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# CFP BOARD

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First name	Last name (c/o firm name, if applicable)	Response
Mike	Fox	No. No way to account for all of this and opens up more avenues for abuse. Just stop.
Sheldon	Fox	Do not support pro bono in lieu of education
Kerry	Franklin	I assume this would be a way to encourage community service, which I think is important. My community service is not related to my CFP certification though. I am not sure what I can do as an employee of a big corporation to serve and use my financial planning skills to help others that is allowed by my firm.
Edwin	Free	No I do not believe community service should be allowed to fulfill part of the CE requirements. However, I do believe teaching is different. Teaching generally is not community service it is paid work and requires that the teacher keep up with the technical parts of what a CFP does to be able to teach it to others.
James	Friddell	I can see teaching to cover CE hours, if the teaching topics relate to those required or allowed by the board of standards. I think Mentoring, as an option, will be greatly taken advantage of if allowed.
Jakob	Fries	Only thing that should be allowed is teaching and the course work should be submitted and verified
Janelle	Fuhrmann	I have been an advisor and also financial services management for many years. This is a bad idea to require more education requirements for the CFP designation. We have many requirements already for dual registered companies and living in states that have the additional requirements under the RIA umbrella besides.,...
Guy	Fulcher	Absolutely no way
William	Fuson	I do occasional pro bono appointments that I never report. I don't do it for recognition. This will get abused
John	Galbraith	I have always believed that part of being a financial professional is about mentoring and educating those who may not have the financial literacy and cannot afford to hire a CFP. Pro bono charity and community service is an important part of being a true leader and reflects positively on the CFP Board.
Guillermo	Gallegos Binder	I am a true believer that you learn by doing. There is a huge need to have financial literacy taught at primary, secondary and post-secondary schools. Our youth is financially illiterate and they are receiving terrible advise online by uncertified, unprofessional 'influencers'. I believe participating in social media campaigns, having a non-profit social media channel, podcast or any organization where proceeds from media or content is distributed to financial literacy organizations can be a form of CE. Ex. I have a Youtube channel of financial topics oriented to the youth and proceeds go to FBLA / PBL (school non-profit organization that promotes business development).
Jim	Galpin	If you want educated competent people then you need to educate. Let charitable intent be charitable and effective, not a substitute for improving capabilities. Bad advice given as charity is still bad advice.
Ann	Garcia	I like the concept of encouraging pro bono work. However, as someone who does a lot of pro bono work, I find that it's VERY DIFFERENT from the work I do for clients. And there's a whole learning curve to being able to provide good guidance in pro

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		bono situations, which could detract from professionals' ability to get the education and training they need to be CFP(R)s.
Rachel	Garner	I think teaching, mentoring and other service-based activities would be appropriate for CE. It could be the same as the proposed pro bono work of three hours equaling one hour of CE. I think a higher cap of 15 hours should be permitted. This would encourage more community awareness of the profession without harming the excellence expected and may get more candidates joining the profession too.
Cody	Garrett	I think this is a slippery slope and would be an administrative burden for CFP Board's CE and Experience department. Although we learn by teaching, all CE sponsors and CE programs should be approved by CFP Board in advance to hold consistent standards.
Michael	Garry	pro bono work, teaching, mentoring, and other service-based contributions would be appropriate
Neil	Gartner (Gartner Financial Advisor)	activity must specifically deal with one or more knowledge areas
Kenneth	Garwood	Not entirely a bad idea however, in my experience, I participated in these events regularly...speaker at a variety of meetings such as service clubs, union meetings, etc. The CFP certificant should already be doing these things as part of their community outreach.
Ara	Gasparian	I believe that teaching is the ultimate way to learn and solidify one's own education. Mentoring works similarly. I cannot provide a maximum number of service-related CE hours at this time.
Anne	Gatti	Disagree with earning CE for pro bono work. Agree with possibly earning CE for mentoring. Strongly agree with earning CE for teaching. The maximum number of service-related CE hours permitted should cap at a max of 10 per year.
Michael	Gazsi	Yes. I am in support. It creates a more diverse set of pathways for CFPs to earn their CE credit. It'll educate others on the CFP organization and accreditation.
Tom	Geist	10 hours at the 3 for 1 credit ratio seems reasonable and rewards those who find ways to give back to their community. The categories above sound right.
Matthew	Gelfand	'What should be the maximum number of service-related CE hours permitted?' Zero.
Marc	Genereux	The areas of service you noted seem sufficient to me. The maximum should be 10 hours. There still needs to be technical education for the always occurring changes in the various disciplines.
Kevin	George	Again, pro bono work is not all created equal. If a planner gives every plan away for free, can they count it as pro bono work? Theoretically, yes. The board needs to re-focus on spending smartly for advertising and make this the preeminent license again rather than one many of my friends have given up because of the board's direction, cost of the license, and focus on the pro-bono vs the focus on getting more advisors to charge a fee for plan.
Theodore	George	Teaching and mentoring are appropriate. 5 - 10 hours maximum.

First name	Last name (c/o firm name, if applicable)	Response
Victor	Gersten	Other CE's that fulfill CPA or EA requirements should count as well as they are related
Drew	Gibbons	I'm fine with the concept, but it seems vulnerable to exploitation. How will you ensure these hours were legitimate?
Michael	Gibney	Similar to a comment earlier, I would hope the community service, pro bono, teaching etc. are all through organizations that have been vetted and all can be tracked/monitored. Maximum: 10 hours.
Amy	Gierak	Service-related hours, as described above, should be limited to 10 hours per reporting period. Teaching a semester class or mentoring a candidate on financial planning concepts should receive up to 5 CE hours each per period, up to the 10-credit max.
Mickale	Gilbert	Volunteering for financial literacy initiatives in schools
Sarah	Gilkeyson	The idea of continuing education is to continue your education in a certain area by adding to your current knowledge base and to some degree refreshing your current knowledge base on items pertaining to planning services. I think only activities that add or refresh the individual's current knowledge base in planning services should be considered.
Jonathan	Gillam	As a candidate I think that speaking at events, teaching, and even mentoring in some cases should fulfill CE credit. At least 10 of the 40 CE hours should be allowed for this.
Allen	Gillespie	I think educational outreach helps marking the CFP brand, so I believe pro bono work, teaching, mentoring, speaking, etc. should qualify. I believe 10 hours is reasonable.
Sean	Gilsenan	I don't believe mentoring hours should count as CE. However, delivering financial advice via pro bono work should count toward our CE requirements. If we stay with 30 hours, I think 8 hours should be allowed to count toward the 30. If we move to 40 hours, the proposed cap of 10 hours of pro bono service seems reasonable.
Joseph	Gitto	10 hours. Teaching at community centers or local adult schools
Emiramis	Gjini	I strongly agree that teaching, pro bono work, and mentoring are appropriate activities to be counted towards the CE requirement. In my opinion no more than 10 hours of CE should be permitted for service-related activities.
Charles	Glassey	Again, incentivizing helping those not able to access financial planning is good.
Thiago	Glieger	The challenge with this is that Continuing Education is meant to sharpen the skills of the CFP professional. While teaching or offering pro bono services can help with this, most of the issues resulting from lack of CE come from knowledge gaps, which could only be filled with more education (CE classes).
Bruce	Glor	I agree that pro bono, teaching and mentoring should be awarded some CE credits. I'm not sure what is meant by other service based contributions, so would not include that yet.
Peyton	Glover	How would that work? If I teach a class about something I already know about, and then I get CE credit? That sounds funny to me. I thought that the function of 'Continuing Education' is to provide an individual with new insights adding to that individual person's 'education'.

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First name	Last name (c/o firm name, if applicable)	Response
John	Godfrey	Thanks for asking us Questions.
Greg	Goff	This should be a public service, not used to meet CE requirements. CE should be obtained through education programs and applied when working with clients, including pro bono clients.
James	Golden	This carries a great deal of complication and is often unavailable to members of larger firms. Why disadvantage those CFP professionals, and why add complexity with no advantage?
Matt	Gomoll	I think in general this is a good idea to encourage community service, however, doing pro bono work does not ensure CFP professionals are up-to-date on the most current issues.
Tim	Goodwin	30 hours every two years is already a heavy load. If you want to encourage those things, let them/us eat up some of the current requirements. However, no more than 10 hours of the 30 has the remaining 20 needs to be focused on quality CE's to sharpen their/our skills/knowledge.
Ajith	Gopinathan	Do not have an opinion right now.
Nic	Gordon	Pro bono and volunteer work should be done for its own merits, not for CE credit.
Tim	Graff	Pro bono work and CE are two mutually exclusive things to me. I understand recognizing both but I am not in favor of blurring the lines.
James	Graham	CE should be kept as CE. CE should not include pro bono work, teaching or mentoring.
Luis	Granados	I don't believe that community service should count towards CE hours. Don't see the correlation. We could, however, add a designation for those who have documented community service. E.g., 'CFP+' or 'CFP Gives' or 'CFP Cares,' etc.
Carson	Graves	Not sure on what the maximum number of service-related CE hours should be permitted. But I believe all non paid teaching classes and free retirement plans to the public should be included.
Roy	Gray	While I agree that we need to give back to the community, this does not support the need to update our knowledge and keep current. I would be in agreement, if the certificate was required to have a certification in their area of pro bono service. (i.e. CDFA for pro bono work with divorces, Certified Special Needs Advisor for pro bono work with this group, CPA or tax designation for pro bono tax work, etc...). Teaching CFP, CLU, CHFC or College or Community College course work. I also would recommend that we consider getting financial planning course work in our High Schools. This would include: Budgeting and Credit course work, Basic Financial Planning, Basic Insurance planning, and basic knowledge on employee benefits. This could be offered as seminars for students and parents, or course work at a community college for High School AEP credits.
Therese	Green	Teaching, especially those courses that receive CFP(R) credits, is an acceptable alternative for CE requirements, since capable teaching requires researching, expert learning, and preparation of material in order to teach it adequately to others. Writing peer reviewed articles or books on financial planning components should also be eligible for CE credits. In these situations, I could see certificants receive up to 2/3 of the required CEs, but I don't know how one would calculate

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		the equivalent hours. Mentoring from someone who has also qualified for either teaching or writing credits might be acceptable, but I don't know how one would ensure the mentoring was actually mentoring and not just shifting a work load in any given situation. If pro bono and other service based contributions are considered in line with the purpose of continuing education, that is 'learning something new,' then all financial planning contributions should likewise be considered in line with the purpose of continuing education. If you want to reward pro bono or service-based contributions specifically, I would suggest giving them a discount on their annual CFP Board fees.
Joseph	Griffard	I think it sounds like a great idea, especially teaching.
Andrew	Griffith	I highly encourage the CFP Board to allow continuing education credits for courses recognized by the IRS as well as those courses that are recognized by NASBA. I often find myself in a situation where I have to meet the IRS CE requirements (and those have to be reported to the IRS by the provider) and then have to meet the CPE requirements for my other non-IRS credentials, which have to be NASBA approved and/or specifically recognized by the issuing organization of that credential. The most serious professional credentials require 40 clock hours or more of continuing education each year.
Eric	Gritter	Yes - I taught a comprehensive financial planning course at a local community college this past fall. There should be a maximum allowable hours, but I like the idea.
Kayla	Grodi	I think 10 should be the maximum for this. The community service component should be documented, relevant and supervised.
Brandon	Gromadzki	CE is meant to keep educating the professional. it is embarrassing if we are promoting community service as a substitute for CE. advisors should be motivated intrinsically to perform pro bono work and if they aren't or they can't complete the same CE the rest of us do to abide by the rules then they should no longer remain CFPs.
Lesley	Gross	Volunteering on Municipal committees such as the local Economic Development Committee.
Kathryn	Grover	As long as there are some standards in place, I think creating a culture of service within the financial planning community only serves to strengthen our profession among the public. Lawyers and doctors have well-established avenues for performing community service, and CFP professionals should too.
Jamie	Grupe	Too much a can of worms to monitor I would not support
Joshua	Guadarrama	I think through communal education outreaches, such as hosting a finance class at city hall, teaching, or general education of the public of financial wisdom is appropriate. I think that this should at most encompass a third or a fourth of the CE hours.
Phil	Guerrero	*Talking to/assisting with High School classes (business incubator, personal finance class, etc.). 1 hour per hour. * Pro Bono hours for families in need - 1 hour per hour

First name	Last name (c/o firm name, if applicable)	Response
Levi	Gunn	A masters level class or higher. Teaching managerial finance to freshman and sophomores holds no value to a seasoned advisor.
Scott	Gutman	If the activity meets the requirements, then all hours and activities should be allowed.
David	Haas	I have mixed feelings about it. On the one hand if you really volunteer with a mentoring program or teach at a university I think those hours should count. But there are some very questionable non-profits out there that are basically marketing platforms for advisors. How do you filter those out? I am on the board of my local FPA chapter and I wish that counted as hours (because its certainly volunteer work to help our profession be better), but there are other more marketing-oriented organizations which I would not want to count hours for. Same thing for mentoring. I think the only way to do this is to have specific organizations which have to be approved. And if you do that, then some bad organizations might come through and you might have some good organizations which never get approved. It opens a can of worms that maybe you don't want to open.
Edward	Hadad	Pro Bono and Teaching seem appropriate. I'm not sure how this would be tracked or monitored, however.
Nicholas	Hagan	My thoughts on CE requirements are best summarized this way: I am against creating additional CE requirement burdens on practicing CFP professionals in any way. If existing CE requirements can be liberalized within reason, I am probably for it.
Patrick	Hagan	This could be a portion of the requirements of the 30 CEs. There would need to be some discussion what type of community service would be educational. Example could be CFP related seminars and workshops that educate and are in line with the core CFP topics.
Ted	Haley	In general community service does not actually achieve the same purpose as CE, to me they are two important but separate concepts. Allowing some pro bono work to count as CE to promote pro bono, given the lack of pro bono services and severe demand, is acceptable. However, other service-based contributions are not the same and I don't see the benefit of allowing teaching or mentoring to satisfy too much of the CE requirement. If anything it risks having teachers and mentors be under-prepared for those roles in our constantly evolving profession.
Andrew	Hall	I do agree that probono is a narrow definition of service. If you took data on all volunteering activities of the CFP community it would help narrow this down.
Gina	Hall	All practicing financial planners provide some sort of pro bono work, but we are restricted by the firms we work with on what we can do... I think that 1/3 of hours could be curbed by pro bono work without issue.
Larry	Hall	Community service related to financial planning or any community service?
Thomas	Halonen	More education on how to do pro bono work would be helpful. Also I suspect the pro bono thing is much more of a feel good initiative rather than actually helping people.
Jason	Hamilton	Sure. Service related CE should not be limited.



First name	Last name (c/o firm name, if applicable)	Response
Sarah	Hamilton	Free seminars for populations with low access to financial education.
Trent	Hamilton	If the proposed changes of '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.' and if the recommendation to increase the required CE hours to 40 hours every two years is approved then a significant majority of those 40 hours should be charitable pro bono work 30 hours of probono. Community based Probono work is the most important activity.
Mark	Hammaren	I am fine with allowing that.
Kade	Hammes	As I said before, these are experience not education. I believe we as a whole should be staying on top of industry changes and ensuring we keep our understanding high. Many of these aren't going to teach me anything that I don't already know if I'm providing the service. I could potentially see 'teaching'. It does force you to reinforce your knowledge of a topic if you plan to teach it.
Elizabeth	Handwerker	Teaching at a college level in MBA or CFP track courses. Pro bono work is trickier. Most of the pro bono work I have done surrounds budgeting, debt management, etc. While a valuable public service it didn't necessarily call on my knowledge as a CFP. I don't think that should count towards CE credit.
Noah	Hankin	Continuing education is vital because it ensures advisors stay current with industry changes and best practices. Allowing CE credit for activities that do not enhance an advisor's expertise undermines the purpose of CE and fails to uphold the standards expected in the profession.
Allison	Hanley	I disagree because continuing education is supposed to be helping the CFP professional gain new knowledge. If they are teaching, mentoring or serving in the community, they aren't necessarily learning anything new.
Michael	Hanrahan	Teaching classes or giving seminars in CFP areas is fine - so many CPE hours per semester or quarter hour class, plus preparation time. No to volunteer activities
William	Hansen	I do not have a strong opinion on what should/should not count but feel that if the CE requirements go up to 40 every two years, I think it is reasonable for 10 of those to be earned in this manner. If the requirements stay at 30 hours, I feel only 5-7 should be able to be earned thorough community service.
Renee	Hanson	Absolutely not. We should be a community serving our communities - not provide a reason to do good when we do well. Being a teacher of financial planning is NOT the same as serving financial planning clients. Experience counts. Providing education to people is very different than providing advice supported by carefully developed plans.
Mingming	Hao	Attending financial planning related training or seminars should count towards CE
Charles	Happel	0
Darin	Hargreaves	Again, CE and pro bono work are very different and should not be combined.
Deanna	Harless	Probono financial planning work and teaching on financial topics - maybe 6 CE credits a year. Mentoring, probably not.
Danielle	Harmon	I believe all should be appropriate for meeting CE requirements. A maximum of 50% of CE hours.

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First name	Last name (c/o firm name, if applicable)	Response
Dean	Harris	N/A
Jessica	Harris	All hours should be allowed. Why are we saying that pro bono work is not equally important or valuable?
Josh	Harris	10/40 every two years seems appropriate. The service should be not product related (no educational seminars pitching a product or service).
Adele	Harrison	Adjunct faculty prepare by keeping up to date in the field. Teaching one course in a registered program could count for 10 hours of CE credit.
Brenton	Harrison	I believe all of these should be allowed, assuming they are documented and can be verified. I think a maximum of 5 hours would be great.
Gerri	Harrison	A few hours being allowed for service work - I would say no more than 10 per cycle makes sense. If you are teaching, doing pro-bono, etc, you have a certain level of knowledge that must be maintained or learned.
Randall	Harros	As I am an advisor in a credit union, much of my work is already 'pro-bono'. I just do not report it.
Andrew	Haskell	I would support this fully.
Lauren	Haynes	None of those activities and 0 hours.
Lindsey	Heglar	I don't know how community service will relate and show competency.
Daniel	Heidel	I feel that community service to fulfill CE should be supported. Some avenues to complete this should be stringent and include mentoring emerging advisors, teaching at universities, and pro bono work.
Alana	Heim	I like the idea of community service contribution counting for 5-10 CE hours, including pro bono work, teaching, mentoring.
Anthony	Hellenbrand	I think 10 hours is fine. I don't think it should be a majority of the CE requirement.
Tiffany	Helleson	None. I believe in giving back to the community, but this does not serve any educational requirement.
Brenton	Helms	I feel 10 hours is an adequate number, and the course / class or other activity should be directly related to the areas we are required to complete CE in.
Tyler	Helton	No opinion.
Joel	Helzer	Financial related education and planning activities should count towards pro bono hours. If the requirement of CE goes up to 40 hours then you should allow up to 20 hours of CE to be from pro bono. Otherwise 10 hours against a 30 hour CE requirement makes sense.
Eric	Hencley	The CFP® board so determine and administer the CE requirement and make it part of the annual fee.
Kevin	Henderson	Only ten hours should be allowed (I like the idea of 3 hours of pro bono work counting as 1 hour of CE credit). It encourages CFP professionals to do pro bono work.
Kathryn Shea	Henningsen	As to community service, sure, if they are practicing their CFP(R) skills and adding value to an underserved portion of the community, allowing for some credit towards CE is nice. I'd make it less onerous than 3 hours to 1 CE though.
Jay	Henry	If the purpose of CE is to maintain the relevance of the product being delivered to our clients, credit should be restricted to elements of direct education of the

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		certificant, or teaching concepts to others which demonstrates a functional knowledge of the underlying competency.
Glenn	Hermanson	All service-based activities should count toward CE requirements. Ethics CE and new product/law/regulation CE should be required. Other than that, there should be no limit on the number of community service hours that can be counted toward CE requirements. There is nothing CFP® professionals can do that will enhance the value of the mark more than serving their local communities. As one example, I'm going into a middle school as a guest to teach the students about the stock market. In the past, I've done volunteer tax returns for low-income Denverites through the Denver Asset Building Coalition. This should count, one-for-one, toward the CE requirement. I'd love to see the CFP® take the mark from a known indicator of competence and excellence in financial planning to known champion of promoting financial literacy in our communities. Instead of just leaving it to CFPs who are busy with their practices, work with the FPA and other organizations to host financial literacy events that CFPs can attend as teachers and mentors and earn CE hours. Broadly, community service is far more valuable to me as a CFP® than paying WebCE to complete a rote quiz on IRA basics.
Jennifer	Hernandez	I think the implementation is key - how is it verified, what was included in the pro-bono work (was it a conversation with someone on investments, or was there any actual planning involved?)
Terrence	Herr	I don't think this should be allowed at all.
Brett	Herron	I think that community service enhances the profession and pro bono work, mentoring, teaching, etc. should all count in some way toward CE. 10 of 30 hours I think is a good allowable number.
Matthew	Hess	My company has a relationship with a Baltimore city high school in which 3 or 4 of our team of professionals goes once per month to teach a 12 month financial literacy course to the student of the school. the school criteria for accepting new students is rigorous in that it only accepts those children presenting a desire for deeper education tho may not have the means of social upbringing to obtain it this is done by CFPs & CFAs from our firm - I would consider this as pro bono and CE worthy work
Sam	Heveroh	If they somehow relate to the profession of financial advising then I wouldn't have as much of a problem with it but just general community service to allow that as a way to satisfy CE requirements seems like a bunch of racket
Jan	Hilfer	Community service is not necessarily CE specific to financial planning. It is my opinion that community service, while admirable, is rarely a substitute for specialized learning, and specialized learning is precisely what is required of a CFP.
Kam-Lin	Hill	10 hours
Eric	Hilliard	ZERO because this is a dumb idea. It is set up for abuse because it is unquantifiable the number of ways to game the system. This is simply a really bad

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		idea. Does the board really want to chase down this rabbit hole determining what does or does not qualify as serviced based?
Jesse	Hindson	Seems like a great idea. Maybe allowing up to 15 hours of pro bono work to satisfy CE would be ok.
Jeff	Hinish	I do not support this. CE stands for Continuing Education. It is to keep the CFPs current on their profession and knowledgeable on new laws, new ideas, and in general keep their relevant knowledge current. How do any of the proposed activities accomplish this? Sure it sounds good to have a bunch of volunteer focused CFPs. Encourage that all you want. Make new designations for those who want to show that off. But i do not support these activities counting toward keeping our knowledge current.
Alex	Hinkle	I strongly believe pro bono work, mentoring others, and contributing to the community is extremely important. But its also not CE. If we want CFP® practitioners to have more CE I don't see any reason to require more but then provide an out through community service. If we want more community service, then add a community service requirement. If we want more CE, then require more CE. But I do not believe we should increase CE requirements and then allow a way to avoid said requirements
Deb	Hinton-Brown	We have an entire financial literacy program here, geared to educate youths. It can be up to 8 hours. It would be a nice duo, to support the objectives of the organization and earn CE credit - 8 hours.
Mark	Hoemann	why? too complicated
Patrick	Hoffman	We should not permit. CE stands for education, not activity
Garrett	Holcombe	This is too subjective and the opportunity for false reporting, regardless of ethics requirements, is too high. I do not believe it would be appropriate.
Cheryl	Holland	No, pro bono services has no link to educational content.
David	Holland	Comment previously provided (this is a second submission that is being made to provided expanded comment on Board's ability to select areas of continuing education)
Taylor	Holland	Of the options given, teaching should without question be allowed to fulfill CE requirements up to a certain point. This is already practiced in the Certified Public Accountant world. A similar ratio would be reasonable. Mentoring and tutoring should also be included in a similar manner.
Benjamin	Holm	Business planning for small business should be an option, or working with small business owner and employees. Non profit work should also be included. Unlimited hours should be counted. All the hours are learning, so they should all be counted.
Scott	Holman	Allow people to distinguish themselves in these area, by NOT forcing people to 'Volunteer'. That defeats the meaning of the word, volunteer.
Calvin	Holmes	Yes, but a limit for sure where some may be able to devote countless hours pro bono, mentoring or financial literacy/planning workshops so maxing out at 5-10 hours sounds like it could keep balance.

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Seth	Holzwarth	Yes, this is a good idea. Please allow for classes taught in the church/religious setting.
James	Honaker	- I teach case design at the Bar association. Would that count as ProBono? - I typically provide 3-5 ProBono cases per years as a way of giving back to those in need. - I have been asked by universities to help them put together a CFP curriculum - would this count as ProBono? - I have been asked to hold class for a Financial Planning curriculum as a local state college as a guest lecturer. Would this count as ProBono?
David	Hood	Doing on College Campus learning session for Financial Planning in Business Classes with professors.
Adam	Hopper	As long as it is related work I don't see an issue, the difficulty would be determining what is related to CFP vs not and how would it be documented/verified. If passed maybe a similar limit to pro bono hours.
Pamela	Horack	Wondering if the pro-bono additions are really for the purpose of helping others, helping the CFP certificant, or if the Board is using it to support their marketing efforts showing the public that we are a profession that cares. Just be sure that implementation is for the right reasons.
Josie	Horn	I think that Pro Bono work within the CFP profession is something that should be encouraged. As a profession CFP's uphold a high standard of serving clients but why should that only apply to paying clients? I think Pro Bono work like teaching and mentoring would be largely beneficial not only for those on the receiving end but for the profession as a whole.
Aaron	Horne	pro bono, teaching and mentoring seems like they would be reasonable to have as a requirement, but not as part of CE. Perhaps a new requirement that a financial planner provide mentoring or teaching services as part of maintaining the certification.
Landon	Horne	10 hours maximum.
Jack	Hornsby	I don't think this should count as educating, as we would be the educators in the scenario.
Justin	Horowitz	Pro-bono work and teaching are two things I'm actively involved in and greatly appreciate. I think it creates the largest impact out of all the planning work I've done. Mentoring could also be helpful but I have not set out to do this in an official context. I like this sort of work should be able to account for 25-33% of the required CE.
Brent	Horvath	No. Impossible to manage and determine what counts. If you want CEs don't make us get 40 and then water it back down and allow us to work at a soup kitchen. Just leave at 30.
Jonathan	Hoskins	I believe a maximum of 5 hours should be considered for CE requirement through activities of pro bono or teaching only. I think mentoring could become too subjective on what could be considered as CE fulfillment.
Jim	Houghton	No further comments
Jonathan	Houk	10 hours max. Preferably 5 hours. I would suggest only community service is till 30 hours of course materials.

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Alexis	Houlihan	I think allowing CFP(R) professionals to fulfill part of their CE requirement through community service is a wonderful idea. It would help foster a sense of giving back to the community while also broadening the scope of learning. This would allow professionals to stay connected to real-world challenges and contribute to increasing financial literacy. I think the max number of service-related CE hours should be capped at 10-15 hours. This would ensure that community services remains supplementary to other educational requirements while still offering a meaningful impact.
Kyle	Householder	I believe all of these activities are appropriate. Serving our communities provides necessary access and education to those who are often overlooked by our industry. As for a cap on service, 5-10 hours sounds fair to me.
Brian	Houts	I believe that should be a separate voluntary category.
Johanne	Hove	Community services is supported provided that it will help to maintain standard. Since it is voluntary mechanisms should be put in place to make sure that members will not put the profession into disrepute
Adam	Howard	I would vote for up to 25% of the hours should be used for service related CE's.
cory	howard	opposed, CE is an opportunity to refresh or learn about new relevant planning topics, pro bono work does not accomplish that goal. Zero hours
Alec	Hubbard	CE in the current system is difficult to obtain without rushing to less than premier education providers. This is because registration requirements often preclude premier regional financial education events from counting as CE, financial cost to applying for non registered events are steep, and because the continuing education site CFP provides is inundated with events that don't consistently fire and events that do fire but don't consistently report credit hours. As a result, the current system of credit hours, in my opinion, doesn't hold legitimacy as a mechanism to increase education amidst CFP practitioners. As a logical result of that opinion, anything that makes CE less of a burden for someone to obtain is good and any of the above would be appropriate in infinite amounts.
Benjamin	Huber	Agree that it should not be a 1:1 ratio and that there should be a cap on total accumulation, but it is reasonable to provide additional 'reward' for providing service. Especially if it is related to future generations and aspiring financial professionals.
Joel	Huet	As a CFP professional I feel we play an important role in shaping the financial health of our country. I believe helping educate those that can't normally afford to pay us for our knowledge goes a long way in contributing to the greater cause.
Michelle	Hunt	2 hours of pro bono = 1 hr CE - A lot of work goes into this, just like a regular client, only needing more creative ways to help meet needs. I feel much 'coaching' is included in the pro bono work. Teaching at schools and universities should also count. I teach seniors a full two-week course on financial planning for embarking out into the real world.
Lisa	Hunter	CE is about refreshing knowledge base and keeping up to date on laws & best practices. Providing pro-bono work is not that. Its helping others who are in need, and unable to afford the services. If the client is being served by a professional



# CFP BOARD

CERTIFIED FINANCIAL PLANNER BOARD OF STANDARDS, INC.

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		who is not up to date on the laws & best practices, not only does the person who is in need of the assistance at no cost could be hurt, so will the professionals other clients. pro-bono and CE are 2 different topics.
Dave	Hutchison	Never done other than brief with a single person like relative of a client. No opinion.
Lindsey	Hutton	I believe this is a great addition to CE. Allowing a CFP® professional to teach at a University about the fundamentals of Financial Planning to college students would be a great addition. The maximum hours should be 6 in this teaching/mentoring area.
William	Hytner	I advise people for free all the time.
Christine	Ingesson	I don't think community service should satisfy a CE requirement. If community service is desired by the board, make it a separate requirement.
Amy	Irvine	I don't think a minimum number should be required, not everyone is comfortable with community service work; however, if someone is, then yes, I think it is ideal to allow some CE, up to a maximum number of hours, for the service. With regards to mentoring, perhaps that would be helpful, but reporting it is going to be a challenge.
Jacob	Ivey	I really think ce hours should be focused on apecifically related activities that develop us as planners. Pro bono planning work absolutely yes. Other community service i dont think so.
john	jacobs	Professionals that are serving their community should be doing so as noble people. Not because they get CE credit! This wouldn't play well in the press and with different organizations as it could appear SLIMY!. A good reporter could make it look like the CFP professional is only doing the pro bono work for CE credit.
Lori	Jacobson	I think it's helpful to offer CE credits for pro bono work, but if CE is to help learn new thinks, not sure whether pro bono does that.
Jacqueline	Jaeger	I teach about 1,200 hours per year, all in Business, 3/4s in Financial Planning and Investments Planning, yet I think currently I can only count about 10 hours of that. I advise Business students on careers, half of whome are in Finance, yet those 60 hours per year do not count. I oversee internships for students in Finance. That takes 20 hours a year and doesn't count. I serve on the Strategic Plan Implementation Committee, the major financial steering committee for Clarke University. We meet 15 or more hours per year. That doesn't count. I author articles on Ethics, goal achievement, and other topics for about 500 hours per year. That research, thinking, writing, and presenting at conferences doesn't count. I meet with prospective Business students and families for about 30 hours per year and discuss education and careers in Finance, but that doesn't count.
Dominic	Javier	I would like to discuss on the education process where credentials were attained overseas. Currently, candidates like me are required to have our non-USA education accreditation before evaluation. Can this process be removed to accelerate our application?

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# CFP BOARD

CERTIFIED FINANCIAL PLANNER BOARD OF STANDARDS, INC.

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Bryce	Jenkins	Allow CFP mark holders to write cases to be submitted for peer review and discussion based on new laws implemented. When writing these cases, CFP CE should be awarded for the time and energy taken to share a case for discussion with other CFP professionals
Robert	Jeter	I would say teaching or speaking on a CFP related topic would be one of the only appropriate areas where this would suffice, in my opinion.
Carol	Johnson	Up to 10 hours of this type.
Mark	Johnson	I oppose the use of volunteer/service hours for CE.
Annette	Jones	Because the actual work done in a pro bono setting can be ambiguous, I feel the CFP Board will need to have a process to ensure the actual pro bono work meets the Board's educational requirements. I do not have a firm opinion of the maximum number of service-related hours allowable. I think it may partially depend on the subject covered - if a certificant performs a lot of community service, teaching, etc but only focuses on one specific topic, those allowable service hours should be more limited.
Cicely	Jones	There's not currently any way to prove this, but there is a way to accurately report CEs being completed.
David	Jones	I think there needs to be some level of experience needed and some level of education or mentoring provided in the pro bono work in order to qualify for CE hours. Maybe you already have this in place but helping someone balance their check book or showing them how they should generally save for Retirement shouldn't be at a level to qualify for CE hours.
David	Jones	Many of us mentor or teach informally in some way most every day! I don't begrudge any of the work, but do believe today's CE hour requirement is onerous and think increasing it is ludicrous.
Doug	Jones	CE should be provided through the CFP institute. I'm truly appalled with the lack of support for CE and continued fee hikes over the last few years. I will be reviewing the 990s of the organization and speaking with the 30-40 CFP mark holders that are my colleagues in the industry to see if it makes sense to support this and continue to carry our marks.
Douglas	Jones	i guess you have to define what is the point of CE. If the CE topics are to keep us up to date on changes in laws and regulations, then no amount of pro bono work will provide that knowledge. if CE is simply a hurdle that is required because it seems right, then we can let anything count towards CE. I am also a CFA and they dont do this nonsense. If you are able to pass, they know you are going to stay top of trends and laws. They provide information to that end, but its not an exercise just to do CE.
Kevin	Jordan	No. CE Credits require CFP professionals to learn new information or solidify existing knowledge base with more detail. Community Service doesn't require additional learning. The two should not overlap.
Mindy	Joseph	I would support allowing CFP(R) professionals to fulfill part of their CE requirements through community service activities.

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Joshua	Justice	I believe that any teaching role or presentations, Q&As, ect, done for the public or at schools done on a pro bono basis should count towards CE or experience hours. I believe that no more that 5-10 hours per CE cycle is appropriate.
Henry V	Kaelber	Community service should be encouraged and not required.
Melanie	Kahrs	See previous comment on this proposed change. I don't support it.
Michelle	Kaicener	I can envision running community workshops in the neighborhood as a means of elevating the general awareness of the need for financial planning in all aspects of life.
Matthew	Kalajian	Thank you for requesting feedback from those who hold the marks.
Janel	Kalish	It has to be clear on what types of service would qualify and what requirements are needed for this. Does teaching a group of employees at a company qualify for this or is it teaching in an actual classroom? How do we quantify the hours? How many hours of service would be required per CE hour? Does mentoring an intern (college student) qualify?
Michael	Kane	10 hours seems ideal
Archie	Kangethe	I do not think this would help increase CE knowledge.
Jennifer	Karch	I actually think this should be allowed up to 20 hours as it would really create and incentive for people to do pro bono
Robin	Karpan	I feel like the pro bono work and teaching would be easier to certify the number of hours that were put in. Not sure about mentoring or any other service-based contributions.
Josh	Katz	Teaching or providing education to non-clientele. 5-10 hours.
Glenn	Kautt	For pro bono service, up to 50% (20 hours or 60 hours on a 3:1 ratio) should be allowed to be counted.
Bruce	Kavenagh	I'm not a fan of this idea. I'm not sure how you would monitor this to ensure that community service is appropriate for CFP CE requirements. Everyone could be doing different things. How would you know if they are all legitimate? What sort of confirmation would you require.
Andrew	Kearns	10 should be the max permitted
Kathleen	Kee	No - again, CFPs need to continue to be up to date on foundational subject matters. Mentoring doesn't show any expertise, and who should monitor what appropriate community service is and is not.
Jean	Keener	The proposal for 10 of the 40 hours seems reasonable. The listing of activities described above seems appropriate.
Mark	Kelly	I think pro-bono is important and should count for as much as a 1/3rd of the 30 hour CE requirement. I am completely against increasing CE requirements.
Patrick	Kelly	Pro bono is too difficult to monitor and track. Pro bono work would be more geared for debt elimination that CFP have more limited training .
Sean	Kelly	this all seems rather undefined for CE requirement.
Vera	Kelsey-Watts (Saltbox Financial LLC)	ALL OF THE ABOVE, WITH DEMONSTRABLE PROOF OF PARTICIPATION. I mentor for many hours a year, unpaid, directly pouring my knowledge and service to the next gen of planners, and improving my processes and deliverables actively

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		throughout. I am 'building the bench' of next planners through building competency EARLY, even before certification. I would love to have this contribution of effort acknowledged, and that I am a mentor to CFPs because I am excellent at being a practitioner.
Elaine	Kendell	How would this be monitored for compliance? We all do enough 'pro bono' work for clients and prospects for which we are not compensated.
Kit	Kenny	My opinion is that the 30 hours of courses are appropriate and needed. I would not allow CFP certs to get credit and complete less course work.
Erin	Kerber	I'm all for community service. I mentor high school students and speak to personal finance classes at our local High School. If we want these students to understand the importance for financial planning, we need to make an impact when they are young. I would support at least 5 hours of CE directed towards community service
Dillon	Key	10 hours of service related CE feels reasonable. I believe pro bono work as well as teaching would be appropriate as it's still very financial planning specific
Henry	Kincaid	Pro bono, teaching, and mentoring should all count up to a limit of half of required CE hours.
David	Kinder, RFC, ChFC, CLU	If these aspirants have the financial means and time to spare, then why not. go for it. You're still micro-managing everything.
Garrick	King	Cap CE for this at 3-4 hours. Activities I can think of are teaching/presenting basic finance topics to high school students at their schools especially if no finance courses offered or similar presentations with church groups, etc. Would need principal/admin or pastor to provide proof/sign off.
James	Kirkpatrick	Should be able to fulfill 100% of CE via community service.
Ryan	Kirkpatrick	I could see the max allowed number of hours being 10. Seems consistent with the proposed carryover rules and provides more flexibility for those attaining 40 hours. I think pro bono work, teaching, mentoring, are all great suggestions. Something that I'm passionate about is volunteering at local schools to teach basics of financial planning, investing, etc.
Eric	Kirste	I believe these need to be vetted / monitored sources to protect CFP professionals from making up hours.
Andrew	Kish	If the standard maintained at 30 hours for every two years, then I believe that up to 10 CE hours of pro-bono work would be a sufficient maximum. A conversion of 4 hours to 1 CE hour would make the most sense in my mind.
Reid	Kitagawa	I'm not sure if teaching or mentoring is the equivalent of CE. I think CE helps professionals to stay up to date on various subjects. I could teach or mentor others without learning anything.
Ryan	Kittrell	Educating the public on financial planning matters is a good goal. All of the services listed seem reasonable. I don't think this type of pro bono work should count as more than 25% of the total CE requirement. You need to take educational courses to stay current.

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John	Klee	I think community service is a great thing but we must be sure that the candidates are still learning and being mentored by someone. We need to make the strongest candidates are being able to achieve CFP status.
Craig	Kliebert	None would be appropriate. You should not be able to 'buy down' your CE requirement.
Benjamin	Kline	Absolutely not.
Claire	Kluth	Teaching CE courses and courses for free should be allowed to count. Stick with 10 hours out of 30.
Alan	Kneale	Pro bono planning and teaching for sure. I strongly support mentoring to help groom new candidates but obviously need structured requirements to meet service standards. I think up to 33% of annual CE should be fulfillable this way
Martin	Knight	Community service that is required or strongly suggested is not Community Service--it's free labor.
Michael	Knight	I think that fulfilling part of the CE requirements through community service makes sense however, the scope should be well defined and based upon legitimate needs. I have supported a church employment ministry through a 'Financial Survival Kit' for the unemployed and underemployed. It would be helpful if CFP Board could develop workshop content for critical needs.
Sarah	Knudson	Please allow for the credit to be a 1:1 ratio of 1 hour of pro bono for 1 hour of CE.
Robert	Kocembo	VITA/TCE. Half/20.
Joseph	Kochera	How would these hours be documented and verified. Would it be the honor system? (we are each required to complete ethics training and demonstrate the highest standards of ethical behavior) . Pro Bono work with Military Veterans takes up about 10 hours a month for me. It would be nice to have that count toward my CE, however, the situations involving Veterans are rarely complex so as to exercise the full range of my knowledge of financial planning.
Kristine	Koczajowski	Pro bono hours should be 1 for 1 in regards to hours. Max hours, 10 seems appropriate. Activities listed such as teaching, mentoring in the field and pro bono assistance for less affluent seem appropriate.
Barry	Kohler	10 hours.
Brandan	Kools	That's fine. Maybe. If the individual needs to improve their skillset, they may not get the chance in a teaching role. Instead they may further solidify poor practices.
Joel	Koon	I like the idea of being able to get some CE from community service. Anything that helps the community, as well as making the CFP® professional look engaged in the community, is always going to be a net benefit. If the CE requirement is lifted to 40 hours, I would think that you should be able to earn 25% or 10 hours of your bi-annual CE requirement from doing community service.
Brian	Koonce	It's irrelevant. Community service is good, but is not relevant to becoming a good financial planner. Why does this have anything to do with the CFP credential? It should be up to the individual
Paul	Kopecy	Although awarding CE for community service work sounds attractive, I don't see how it could be monitored in a meaningful way. How would the Board know

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		whether the mentoring work or service-based contributions one makes to a community would provide the type of education the Board is seeking certificants to obtain? Obviously the Board's objective is to support the competency of CFP certificants, yet allowing CE requirements to be met through such nebulously defined services seems contrary to that objective.
Brian	Korb	Teaching is certainly appropriate if it relates to the financial planning process/subjects. There is a lot of prep work that goes into teaching and by doing it a person is increasing their knowledge and competence.
Joseph	Kosek	None-- pro bono should be pro bono.
Skerdi	Kostreci	No issue with this one
Mateusz	Koszarek	I don't think pro-bono hours should be allowed for CE requirements. Pro-bono hours in no way certify that you've actually 'continued your education' as a CFP professional. Perhaps being a professor could be one exception.
Lucas	Kraft (Financial Planning Association of Wisconsin)	Any pro bono work should be based in some type of financial literacy or financial planning. Cleaning up a street as an example, while good in its own right, should not count towards CE for a CFP professional. There is such a need for financial literacy with the next generation, 2-3 hours a year in pro bono work should be mandated towards this area.
Brien	Krank	Can you say can of worms?
Benjamin	Krapu	I think that pro bono work is a great way to satisfy a portion of the CE requirement. I think up to half of the requirement should be able to be satisfied. Teaching, mentoring, or providing free financial advice/financial plans to individuals that may not have the means to pay for these services should count towards this requirement.
Ross	Krause	this is a great idea and it should count. teaching, mentoring and tutoring should all count towards ce hours, however there should be a yearly cap on this of lets say 10-15 hours.
Scott	Krizek	This is ok but 30 hours should be the cap on hours. No more required hours please
Austin	Kunzler	10 hours max service-related. Teaching, mentoring, small group classes, pro-bono work.
Jeffrey	Kutchmire	NONE would be appropriate.
Gerry	Lachnicht	I support allowing professionals to fulfill part of their CE requirements through community service. Other proposals already propose pro bono work being allowed at a three to one ratio. I believe teaching and mentoring should also be allowed but strictly controlled. I would make it consistent with the other proposal.
Molly	LaClair	I believe any of those activities listed above could be used to fulfill (more definition needed for 'mentoring') CE, but I think a limit of 5 hours would be appropriate.
Robert	Lagonegro	I'm very conflicted on this idea. Yes, it's good to encourage pro bono activities, however I rarely learn something when helping someone out, but the material I review toward my CE is always productive for my practice.



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Ching	Lam	I would like to suggest CFP board please evaluate the working experience could represent bachelor degree. Many immigrants are working hard to provide for their families and loved one. They got the firm recognition and sponsorship of CFP courses for a reason. Not much people are ordinary citizens who are going to school local and then work. Please at least to evaluate the point of 'dedicated our life' into financial life. Which allows 10 years financial working experience to represent a bachelor degree, it could make CFP board more humanized. Thank you for ready my comment
Lars	Lambrecht	I am not supportive of this. Pro bono work is great. However, just because I volunteer my time, does not mean that I am getting continuing education. If it was going to be allowed, the pro bono activity must include training. For example, I volunteer through AARP/IRS for complete tax returns for elderly seniors. I get 4 days of training as part of this. I would say for more than 5-10 hours should count.
Andrew	Lancaster	10 hours maximum of CE from community service sounds good.
Michael	Lancaster	In addition to Pro Bono work, I believe teaching would be an excellent way to maintain CE requirements as the activities involved (lesson planning and instructing) would require the teacher to keep up with current information and practices. Mentoring is a much more vague concept that I would have reservations toward counting as CE. A great mentor may spend significant time with their mentee, but many mentors might only contribute the bare minimum. The disparity in reporting requirements for mentors could also make it difficult to confirm CE attestations.
Chuck	Landgraf	I have no opinion on this particular subject
Ryan	Landmark	I do not believe that constitutes continuing education and should not count towards CE requirements
Michael	Langlois	40 hours max with 2:1 ratio for ex 40 hours equal 20 CE
Jamie	Lapin	Serving the community is the best way for the CFP to make its value known. It allows us to serve a generally unserved base. All of those activities enhance the community's financial well being and the CFP reputation simultaneously. I think it should be 1:1, perhaps not counting prep time.
Trevor	Larkan	I fully support pro bono and teaching as activities. It may be more difficult to gauge the true CE value from mentoring and other service-based contributions which could be allowed as part of CE but capped at a lower level of hours for qualification. I feel that the 10 hours of CE, qualifying on the basis of 30 hours of community service hours, is appropriate.
Trenton	Larsen	How is that any different than working with clients to satisfy CE?
James	Larson	CE credit is for learning. Many changes annually in tax law and estate planning law. This proposed change is just providing financial planning with no remuneration and you are not learning. You are simply teaching or giving away your service. Education requirements are for us 'to be educated and learn' ; not teach others to fulfill your CE credits.
Kevin	Larson	Just NO. Just do pro bono work because you want to.

# CFP BOARD

CERTIFIED FINANCIAL PLANNER BOARD OF STANDARDS, INC.

First name	Last name (c/o firm name, if applicable)	Response
Daniel	Lash	Pro bono is great but what other certifications mandate it as part of meeting ongoing requirements to continue to hold the certification? Monitoring of this would be more time consuming than just allowing those to volunteer as they would like.
Steven	Latham	CE should be optional because the current implementation of the CE does not improve the practitioner's standards of practice.
Laura	LaTourette	Yes, many CFPs provide these services on a regular basis - I agree this is reasonable
Jamie	Lavigne	I feel CE and Community Service should be looked at separately
Kellon	Lawrence	Everything this organization does appears to want to push more cumbersome requirements. Seems like a punishment to be a member.
Darrin	Leaks	As noted earlier, CE should be given to approved training and courses that meet CFP Board professional standards.
Danielle	LeChard	I think this is a very important aspect of being a CFP professional. I would say 10 hours max should be counted.
Kristen	LeClair	Pro bono work is just that - a service for free. When I teach high school and college kids about financial planning, I'm not getting CE. This is simply a way of driving pro bono hours. I do a lot of charity work, but the CFP board is in place to preserve the integrity of the profession, not be a leader in charitable work.
Sandra	Lee	Strongly believe CFPs should be accessible to middle and high school classes regarding life planningThese
Michael	Legge	Tax planning services should also be eligible here. I think raising the hours from 500 to 1000 would be preferable.
Jennifer	Lehman	I believe pro bono and teaching should definitely count. I would consider other service based contributions on a case by case basis. These should count for up to 20 out of the 30 hours. Case in point: find a financial planning professor that is unaware of the Secure Act 2.0. Good luck. I'll wait.
Andrew	Leicht	I think they are mutually exclusive. CE is to sharpen the saw and if you are not well versed, doing incorrect community service would not help anyone.
David W	Lentz	This does not make sense. Why not count work as continuing education if we do this
Mark	Levesque	I think it's fine, but should be limited to no more than 25% of the required CEs. Pro bono work, mentoring, teaching are all qualifying behaviors to me.
Michael	Lewis	Like the encouragement of pro bono work, please don't make it a requirement. do like the idea of a cap for pro bono counting towards CE; counting that as a quarter to a third of the total seems right
Jacqueline	Liao	I think it would be a great idea to do this. A lot of the market is feeling like they can't trust financial professionals and I think offering free service to people to help with simple plans, or educating the community may help bridge that gap a bit. Our services might also pave a way for a more diverse group of people.
Dante	Liberti	We should promote pro bono work.
Jason	Light	CE requirements should be intended to encourage advisors to stay current with new information and expand the depth of their knowledge. I'm all for community

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**CFP BOARD**

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		work and helping to build the profession, but not at the expense of decreased knowledge. Teaching should count as it requires a substantial amount of preparation that develops knowledge (up to 10 hours and at a ratio of 3 teaching hours to 1 CE hour).
John	Link	Nice to see the changes. I'm not sure on the agenda for more Pro Bono - we've been trying like all heck in Pittsburgh via FPA, but the options are not great. Be nice for the fees paid to CFP (and also the conflict of interest on a bigger requirement) to have some of those funds go to helping to foster more options throughout the country.
Vance	Litchfield	I understand the need to increase membership. However, as you lower your standards you increase the chances of another organization being perceived as the symbol of excellence. People need to respect the designation and feel they achieved something. If everyone has one, it's not a way to distinguish yourself. The designation loses relevance.
Houston	Little	I think that would be great, as real-life situations are often the best opportunities to learn, accumulate stories/facts, & it is helping someone more than us sitting here reading pages on our computer. I think most things diving into the pillars of financial planning should count, such as pro bono work, teaching, mentoring, etc. There should be a max, maybe good to start at something like the proposed 10hrs & go from there.
Guo	Liu	So long as the additional types of hours are verified, I think it's a good idea. However, I think self-reported hours can be abused.
Chad	Lively	None. Why would Pro Bono hours count toward CE's when legitimate financial planning work experience doesn't even count toward CE's? Work experience shouldn't count toward CE's either, but when you compare them side by side it doesn't make very much sense that volunteer work is supposed to be teaching you more than real hands on work experience.
Robert	Livingston	I believe that teaching CFP related topics should count toward CE hours. Yet, pro bono work, mentoring, and other service-base contributions should not count toward CE hours.
Bill	Lloyd	I don't have a problem with CFP professionals fulfilling a small part (maybe 2 hours like the Ethics requirement) of their CE requirements through community service, but don't increase total CE hours required to accomplish the goal of having more pro-bono hours reported. In my opinion, sometimes we learn more while teaching and mentoring than if we are the student, so maybe more hours could be credited for that activity. I'm just not sure how you could monitor any of this with credibility. You'd have to have a lot of faith in the honor system or only allow credits for teaching already accredited courses.
David	Lobo	I believe that CE requirements are essential. As advisors, it should be our responsibility to keep up to date with changes that could affect our clients.
Noah	Londer	25% should be the maximum. This is good stuff but learning and continuing education on updates is better.

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First name	Last name (c/o firm name, if applicable)	Response
Paulo	Lopes	I support allowing CFP® professionals to fulfill part of their CE requirements through community service, as it encourages meaningful contributions to the profession and the public. Pro bono financial planning, teaching, and mentoring are particularly valuable, as they help expand financial literacy and access to financial advice. A reasonable cap, such as 10 hours per certification period, ensures that the majority of CE remains focused on technical competency while still recognizing the impact of service-based contributions.
Vincent	Lopes	It has to be something with a financial planning focus, 10 service-related CE hours should be the max.
John	Lopez	Teaching, workshops, etc.....15hr max
Tonya	Lore	Seminars open to the public should also be considered. It is more difficult than you would think to offer pro bono services to individuals. An open Seminar to discuss Social Security or another relevant topic were included it would be especially helpful.
Pamela	Lorenz	10 hours every 2 years max
Matthew	Loughren	I believe pro bono and teaching is great way of giving back and should be included in some form of hours.
Ted	Loughry	How will you ever track this?
Eileen	Loustau	If you want to set up a separate 'goal' for public service that is a fine idea but it should not count as CE since there is no 'standard' for pro bono work.
Kyle	Louvar (Guided Capital Wealth Management)	Most pro-bono planning work is very basic and in my opinion does not provide continuing education. CE should be focused on advancing our knowledge base from the current level. Pro-bono work is great and I like that as an organization we report hours and give our services to those in need, but should not be tied to CE.
Alicia	Love	I don't find that appropriate to count as CE. If the board wants more community involvement then it should be added as a requirement but calling it CE seems inaccurate and misleading.
Kristina	Love	I feel like 10-20 hours can be done via community service. Use the knowledge to help other s
David	Lowe	This is a good idea if the community service relates to personal financial topics. Pro bono work, teaching, financial counseling, and mentoring all would be appropriate. Marriage or pre-marriage counseling also would be appropriate -- if the counseling follows an approved curriculum and relates to household financial management, money communication for couples, resolving financial conflict, etc. Career coaching, resume help, and mentoring/startup advice for small businesses also would be great, because income generation provides the opportunities for communities to flourish financially. Community service to youth entrepreneurs, minority entrepreneurs or entrepreneurs from low-income backgrounds would be especially valuable. If the CE standard remains at 30 hours, allow up to 5 service-related CE hours. If the CE standard increases to 40 hours, allow up to 10 service-related CE hours.

First name	Last name (c/o firm name, if applicable)	Response
April	Lowery	10 max Much of my pro bono work comes from helping out people that do not meet our minimum AUM requirements. It would be nice to be able to use this time volunteered towards CE credits
Brian	Lowery	Pro bono work is fine but let's not get too carried away with what counts as CE.
Alejandro	Lozano	go for it.
Hayden	Ludwig	Teaching would be a great opportunity to fulfill CE while improving personal finance knowledge in the community.
Taydy	Luis	I agree and think that there shouldn't be a limit in the number of hours that can apply to the CE requirement.
Timothy	Lux	I'm generally against this as it's counter intuitive to the underlying purpose of CE.
Christina	Lynn	None. CE should be about learning, which is separate from serving or giving back.
Joseph	Lyons	Not sure I see this accomplishing the goal of trying to get people to work with lower income individuals who really need the help. A better idea might be to have people who have held the destination for a certain number of years 10+ to eventually be required to do some form of mentoring with newer candidates on a form of pro bono basis
Adam	Mackall	Continuing Education, in my book, is for us to be educated on something, not educating others. My thought is it is meant to keep us up to date on new changes in our industry.
Ryne	Mading	I am always in favor of pro bono work as it benefits those served and those serving. I don't really have an opinion on the max number of service related CE hours permitted but as long as the person serving has those hours properly documented (not self reported), I may be in favor of allowing a significant part of the CE requirement to be fulfilled through pro bono activities.
Frank	Maggiorotto	Fine, but without ratio vs. one for one.
Drew	Magll	Yes, encourage more pro bono work. Our country needs to develop much higher financial literacy before people learn bad habits (ie: credit card debt) and before they make mistakes that put them in a hole for life. So teaching financial planning at the high school level is highly impactful, and it should be done by marked professionals or candidates.
Melanie	Magners	For CFP(r) professionals affiliated with RIA firms or other brokerages, teaching and mentoring are so highly monitored and regulated that it would be really difficult to even utilize these methods of fulfilling CE requirements.
Ali	Mahbod	I THINK ITS A GREAT WAY TO GIVE BACK
Dj	Mahler	None. It should be education based. Doing free work or community work is not LEARNING new things.
Bonnie	Maize	I'm not sure. I'm struggling to imagine scenarios that CFP professionals would voluntarily engage in that would also increase their knowledge or competency.
Marco	Maldonado	No comment. No experience in this area. I am a career changer looking to enter CFP profession. However, the teaching pro bono work can also be in the form community engagement through learning sessions at the local libraries or schools to engage, teach, and provide general financial education to the community.

# CFP BOARD

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Stephanie	Malewski	Educating the public, those who get all of their information from Tik-Tok, is to do a tremendous public service. Plus, there have been threads on Reddit where posters may masquerade as CFP® Professionals and causing harm, or there are professionals doing Pro Bono work without an agreement. All CFP® advice needs to be reigned in as given by a certified professional, and if it comes from anywhere else, it should not be considered as 100% viable.
Dan	Malone	No, needs to be substantive learning, not community service.
Patrick	Maloney	Sounds reasonable but should be capped at 1/4 of required hours as it is not adding to the continuing education of the member.
Mason	Malozzi	I think teaching at the professional level could be appropriate and that the maximum should be 5 hours.
Josh	Mancell	10 hours seems appropriate. Pro Bono, Teaching. I don't know how hours would be tracked successfully with mentoring, or other types of time spent.
David	Mannaioni	Community service would also be a nice addition. Many of us serve our communities and getting a little CE credit for that would be nice. It's not why we do it, but it would be nice to recognize the effort. But, it should be small 5 - 10 hours tops.
Joseph	Manno	I believe we should allow Pro Bono hours to be counted as CE hours, if you are concerned, then just a maximum amount.
Santo	Marasco	This would not be appropriate. Service is not education. This would be discriminatory to those who have capacity to do this.
John	Marchand	I strongly support granting CFP work credit for pro bono work, teaching and mentoring and other service-based contributions although I'm uncertain as to what those other contributions might be. Per my other comments I believe, and again I'm talking my own post-retirement new career experience, that broadening the standards of work requirements enables a broader spectrum of professionals to meet the education requirement and obtain the mark. I honestly think this is better for the standard, and that the current standard is too narrow. Regarding maximum I'd say no maximum limit on the number of hours.
Jessica	Mardock	If the hours are raised to 40 total, then a maximum of 5 hours per year could be completed via pro bono work, teaching, or mentoring. Teaching and mentoring topics must be submitted to the Board or a committee for approval.
David	Markle	I have done educational seminars on financial planning topics over the years for my church and CPA firms and at the level of the material provided I do not feel they should qualify for CE credit. They are more marketing to the CPA firms and pro bono for the church groups.
Carey	Markoe	n/a
David	Marotta	Ultimately I think the best CEs are not really CEs. They are a deep dive analysis of a topic such that you can write an article on the topic. If you want to give CEs, give them for serious articles written on the topic and made available to potential clients. Give them for writing rather than simply subscribing to some service to make it look like you know something.

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Kenneth	Marshall	I firmly believe CE in the form of practice courses or instructive webinars (not market pieces) as a practicing CFP needs to be relevant/current in at least 4 of the 7 practice areas. Pro bono work, in any form, is laudable, but should not be a core requirement.
Sheri	Marshall	I would support served-based contributions for CE credit. 10 hours seems appropriate.
Leo	Marte	I'll repeat here a version of my last answer: Mixing pro bono and CE further dilutes the case for a higher CE requirement and the effectiveness of it. If a client is able to forgo any CE in exchange for Pro Bono, it sends the message that the CE is not important. Increasing CE to an arbitrary number to then give Pro Bono credit also looks like a backward way of forcing a Pro Bono requirement. I believe the CE requirement should remain as is today, and that any community service by CFP® professionals is done by self-initiative with encouragement from CFP Board. It should never be seen as a requirement or as a way to avoid our duty to stay relevant and competent in all areas of financial planning.
Bruce	Martin	First, why would you want to limit the number of service related hours toward CE? If you want to limit it, why count it in the first place?
Maria	Martin	I do not believe that pro bono, mentoring or other service based work should be allowed to qualify as a CE hour. Teaching would be the only exception to this as you are usually researching and learning new ideas and tools with teaching. CE is defined as continuing education not continuing experience. Mentoring a younger professional or student should not qualify for the same CE hour that sitting in a 1-2 hour seminar on Secure Act 2.0 changes. Allowing community service, pro bono, mentoring, etc. are all valuable things but being a CFP® professional means we maintain a certain standard of excellence and education so let's be sure we actually require education as part of this.
Stacy	Martin	Leave as it is...
Barbara	Martinez	Community service activities that enhance financial literacy, financial well-being, and the overall accessibility of financial planning should be eligible for CE credit. Pro bono financial planning: free financial planning services to underserved individuals and families can significantly improve financial security, reduce economic disparities, and build professional trust. Teaching financial literacy: educate students, young adults, new parents, or other groups on essential financial topics that contribute to financial empowerment and long-term economic well-being. Mentoring aspiring CFP professionals or financial counselors: Guiding and coaching individuals entering the field strengthens the pipeline of well-trained financial planners and fosters a diverse, knowledgeable profession. Developing financial education resources: Creating accessible, high-quality educational content for nonprofit organizations, schools, or public financial education programs benefits individuals and the broader financial planning profession. Advocacy for financial inclusion and economic justice: initiatives that support financial empowerment, equitable access to financial

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		services, or policy discussions that impact consumers align with the CFP professionals.
Natalie	Mason	teaching, community based financial literacy programs
Mitchell	Mass	I have no opinion on the hours permitted. One additional community service opportunity could be presenting a seminar to a wide range of age groups about basic Financial Literacy.
Charles	Massie	Some CPE as a CPA should count toward 30 hours CE.
Leigh	Mast	If the number increases to 40 CEs/2 years, 10 would be an acceptable number. Encourages pro-bono work, but this does not negate the need for continuing education.
Kevin	Matthews	I mentioned this in a previous comment, so I won't repeat myself (too much). Lawyers do this and I think that we should do so too. I get that we have to make money and earn a living, but people can work and live in the community and still network, so I am not sure why there is such a disconnect unless it is because a boss prevents it. I don't think it should allow more than 25-30% of one's hours. This would be sufficient, but having a website to track who is doing this and showcasing firms that really make an effort to develop the industry and or the CFP community. As a college professor, I think publishing papers in appropriate journals and writings should also count, so long as it is forwarding the industry (with clear guidelines on what counts and what does not). Universities and COLleges keep lists of approved journals for their professor and I am sure that professors of financial planning, finance and accounting could help develop this list and maintain it. I do a lot of volunteering with veteran organizations (American Legion, Semper Fi Fund, etc...) and the Civil Air Patrol. Some of it is related to financial planning and others not. Guidelines need to be established and discussed. One other thing... what do you mean by pro bono? Say, I developed a financial plan for someone disadvantaged. Clients might not like paying for something that others get for free, but a wide range of things can be done. Attending college fairs to encourage people to get in the industry working with organizations to educate the membership about need of good financial planning, but one thing that needs to be clear is that professionals might try to loop in networking as providing a service to their community so again, clear standards and guidelines on what is pro bono community service and what is self-promoting needs to be delineated.
Stephen	Mattocks	I think Pro bono is a personal preference and you should at least get some credit for doing it, as long as there are guidelines that wont be abused to count toward CE required, I am ok with this.
Christy	Matzen	I love that idea. It helps build financial education in the community while letting new CFPs practice teaching concepts. I'd limit it to 25% of the total hours needed, but think it would be a huge value add.
Katherine	Maxwell	Experienced professionals with long years of service, should be allowed more Pro Bono hours to count toward CE than someone who has only been in the industry a few years.

# CFP BOARD

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Ronald	May	I'm ok with pro bono work, but 3 hours per credit seems a little unfair. So I commit 30 hours of pro bono work, and it counts for only 25 % of the ce requirement. For a magazine article that I can read in 10 minutes, and take a short quiz, I receive 1 credit.
Colby	Mayberry	10 hours seems reasonable as we still want advisors keeping up with the changes. The largest issue is with overlap in other CE requirements from other certification programs. The more certifications the more this integration of reporting CE/ track paths to complement your CFP become more valuable. It would also be great to have a refresh course/content course each year of topics that are getting added to the exams so current CFP's can at least review new topics that could be tested.
Rick	Mayo	If the CE requirements are expanded, the following should count, with NO requirement of ANY: - Pro bono(hour for hour, with NO requirements toward hours) - Teaching - again, hour for hour - practice management(learning new software is as important to knowledge, competency and skills than another CE on estate planning) Mentoring should NOT count. It can't be quantified Community service in general should NOT count. Although working in a shelter is admirable, it's not a financial planning activity.
Mark	McAdams	Pro bono and teaching should be included for up to half required credits. Mentoring will be subject to abuse.
John	McAvoy	As noted previously, Pro Bono programs offered through the FPA including Dana Farber Cancer Institute, National Guard and military pro bono financial planning, teaching financial literacy, advocacy for the profession at state houses and congress. In general, opportunities to publicize the great work that we do everyday.
Christopher	McCauley	5 hours per year max
Jeffrey	McClure	Providing non-sales educational presentations to students or the public requires careful review of the subject matter and is, in my experience, more educational than standard classes.
Steve	McConnell	See earlier comment. I do not support combining the topics of CE and pro bono work.
Jack	McCormick	Yes giving back to others and our communities is one of my favorite parts of the job. The Board backing this and incentivizing more advisors to do so is a win win in my opinion. I think 15 hours should be permitted with the main ones being teaching and service based contributions.
Kyle	McCune	I think it should be strictly limited to the services a CFP professional usually engages in - financial planning. Pro bono is not volunteering it is professionals providing their expertise for the common good of those who may not normally have access to their services.
Justin	McCurdy	CE should be CE and the board should seek to increase the standard and rigor of such CE. These efforts to add pro-bono and community service all seek to lower the standard and make it easier. We are trying to be a PROFESSION, let's act professionally. The board indicates this as part of the goal, but continues to make decisions that undermine the PROFESSION such as lowering standards, misguided ad spots, etc.

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Jessica	McDonald	I don't see how giving back to the community, teaching, or mentoring would assist a CFP Professional in staying up to date on ever changing regulations and tax law. There is certainly a place for community involvement, but it can't take the place of understanding the basics of our profession.
Jude	McDonough	I think that if you do this, it would have to be no more than 5 credits. Perhaps you can incentivize CFP professionals in other ways. For example, a certain amount of pro bono work gets a reduction in the certification fee.
Catherine	McDougall	I do not believe community service should be allowed for CE. There is no way for the board to verify whether the community service is relatable. I do believe something like doing seminars in personal finance to school age children seems like a great idea, but unless it is monitored I think the idea of community service is just too hard for the board to verify it actually happen.
Melvin	McFall	I believe the suggested activities are appropriate to be classified as community service. The maximum number of service-related CE hours should be 10.
William	McGarrie	I support CE through community service by mentoring and teaching, I don't have a maximum
Ryan	McGhee	I think it sounds great but this would be difficult to track or justify it's value.
Thomas	McGrath	As someone who has been in the industry for many years, there is a gap with next generation advisors. I spend a considerable amount of time mentoring and being available for next gen advisors with my firm as well as with the Financial Planning Association. This is a valuable contribution given the industry, demographics, and changing landscape and seems overlooked by CFP board.
Alan	McGrew	Very difficult to administer by the Board's staff. Like the concept of financial planning pro bono work qualifying for some CE credits. Community service is too broad and while commendable on the individual's behalf, is not directly related to the purpose of CE requirements.
Aidan	McGuire	I believe that allowing a portion of ce hours to be fulfilled through service and pro bono work would be appropriate as it does serve the better interest of the community. I believe that these hours should be capped at 10 hours under current hour requirements as too much of this would take away from the point of ce and lead to less educated professionals.
Keith	McGurrin	10 hours maximum through pro-bono would be sufficient
Tricia	McIntosh	Mentoring, teaching, pro bono activities and community-volunteer work that provides financial literacy to underserved communities would all be appropriate CE alternatives, up to a maximum of 5 CE hours and with 6 hours community service substituting for 1 hour of CE. In this way, 30 hours of community service would be required to earn the maximum 5 CE hours.
John	McKewen	I support pro bono work for CE credit, as it provides real world experience. Usually, people who engage in pro bono work or other free financial services really want to help the people sitting across from them, and so they are motivated to fill in any gaps in their knowledge with research. That real world application is likely better than only watching presentations. That said, presentations are nice

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First name	Last name (c/o firm name, if applicable)	Response
		because it gives you fresh information and ways of thinking about things. So a mix of both service and education are good
Ben	McIntock	Would informational seminars, whether they are done within our outside the scope of one's paid work also qualify? For example, if one did a workshop about finance at their church, or did a speaking engagement about finance to a private group or civic club, would that qualify? I am open to this, so long as the CFP is involved in developing the presentation in addition to making it.
Andrew	McNally	VITA. Don't over complicate this one either.
Jared	McNee	There should not be CE provided from work of any type. This makes me question what the point of CE hours even is if its not supposed to be used for education specifically. This makes it more of an arbitrary hoop to jump through than actual education.
Brooke	McNery	In fact, I would go a step further by REQUIRING a CFP® professional to fulfill part of their CE requirements through mentoring or otherwise creating opportunities to develop Candidates for CFP® certification via the apprenticeship pathway. As a Candidate for CFP® certification myself, I have found opportunities for development incredibly prohibitive or all together absent from the industry. As a female and a career changer, I initially pursued the education and exam portion of the certification requirements first, to ensure that I could prove I had earned a seat at the table. I then took an entry level role with a large firm's rotational academy program. This program extended one calendar year and provided insight into the industry, client interaction, wholistic planning experience, and networking opportunity, but after 'graduation' myself and my fellow cohort were shuffled to a call-center based position that--while still interacting with clients--no longer allowed for experience in analyzing, developing, presenting, or implementing financial plan recommendations. Many new grads in the position were comfortable with this pace of financial services development, but I have been very clear in my goal to pursue the CFP® certification through the apprenticeship pathway from the onset of my career journey, and I value the method of obtaining this competency as laid out by the CFP Board. As such, I chose to move on to a smaller firm that I felt could provide a more mentorship-based relationship with a lead CFP® professional. Unfortunately, I have faced similar pushback in my current role to remain behind the scenes of the planning process. Therefore, the apprenticeship pathway remains out of reach. In medical residency training they have a saying, 'See one. Do one. Teach one,' because the act of instructing actually aids to solidify the learning itself. In this way, I believe intentionally dedicating part of the CE requirements to mentorship will reinforce continued education topics for senior CFP® professionals as well as create stronger opportunities to develop the next generation of Candidates for CFP® certification. I implore the CFP® Board to consider marrying standards of CE requirements for CFP® professionals to the standards of experience requirements via the apprenticeship pathway for Candidates for CFP® certification. Under the proposed change to increase the required CE hours to 40 hours every two years, I would propose a REQUIRED 10 CE

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		service-related hours to be earned pro-bono or paid. It would be my hope that these required CE mentorship hours would encourage the utilization and availability of the apprenticeship pathway in future.
Arianne	McSellers	I'm not really sure how the two are related, and would keep the pro bono hours as part of the experience requirement.
Kiernen	McTaggart-Ivezic	15 to 20 CE hours seems to be a good max, teaching is necessary much more so than Pro Bono as the situation is constantly changing and pro Bono does not involve new info to the extent that lectures can. CE credits are the incentive to involve yourself in the local community, having a 2:1 ratio to pro Bono hours to CE rather than 3:1. The amount of hours put in outside may be a factor in the quality of education. Teaching would have a higher ratio than pro Bono, 1:1 or 2:1 as the questions students have generates a higher educational impact than pro Bono work, which may include much knowledge that the participant already knows.
Katherine	Medina	Max 10 hours. I think whatever the service is, it must be verifiable through either a non-profit or some other organization.
Jeffrey	Menough	Community service should have absolutely NOTHING to do with CE. CE should solely be directed at keeping CFPs up to date with changes in rules / laws / regulations etc... Using community service as a conduit to encourage more pro-bono work is unacceptable and altogether not necessary.
Jonathon	Merickel	Mentoring younger professionals or those considering entering financial planning should count towards CE. I also believe that teaching at a high school level for a couple hours should also count towards CE.
Greta	Messarra Woodward	very interesting and service-oriented value add for our industry; Max hours 120/year?
Christine	Messmer	I don't agree that community service should count for CE. It's simply a choice by some not all financial professionals to want to do or have time to do community service.
Alison	Mewborne	no. the above is good but not education to stay current. The above is use of skills not skill development
Corey	Meyer	I think this is a fantastic idea. Many communities are lacking appropriate financial literacy resources and this could be a good opportunity to help close that gap.
Cynthia	Meyer	Pro Bono financial coaching - live, telephone, or virtual Teaching Developing and delivering CE courses for other planners Training and mentoring younger/new CFP professionals
William	Meyer	Nothing is likely learned in these activities.
David	Middleton	3 hours out of the 30. Pro bono work only.
Aaron	Miller	This would not be appropriate. Maybe drop the CE requirement to 25 hours and allow 5 hours to be completed with pro bono or community service. The community service and pro bono is nice, but continuously learning about new ideas and changes to help our clients should be the core of what we do.
Christopher	Miller	I think 5-hours is a reasonable number.
Dan	Miller	I am afraid this will be abused and very difficult to verify.



First name	Last name (c/o firm name, if applicable)	Response
Ethan	Miller	VITA Tax Prep volunteering Pro bono offerings through an employer Structured mentor programs
Frederick	Miller	teaching of financial planning topics makes sense - preparing teaching materials requires in-depth knowledge and understanding.
Jeffrey	Miller	NEED TO CONSIDER OTHER CME REQUIREMENTS OF FINRA, SEC, AND STATE INSURANCE
Maureen	Miller	Maximum: 5 If the goal is keeping professionals educated and up to date, is community service accomplishing that?
Patrick	Miller	dont agree this should be allowed. we already work in the industry doing free work wont teach us more beyond what we already do. CE should solely be for refreshing our knowledge base and being aware of new things
Steven	Miller II	Holding financial education seminars and mentoring should count for CE. Unsure about the caps of the CE as other factors would impact that.
Ronald	Mims	Educating and empowering others in actual field work should count for something! Knowledge is power but, only when applied.
Michelle	Minisci	I have mentored in the past - through the CFP board and through my broker-dealer. I have also hired paid interns from the finance department of our local university FGCU. I also provide free meetings and follow-up to my clients family members that cannot afford a financial planner but have questions - the same goes for individuals from my church. I have also spoke as several widows lunches and written a chapter on finances in a book for praying wives. All of these activities I would consider pro-bono. I do not think these should count as CE hours. They are not educational to me - they are educational to the public.
Aaron	Misenheimer	I disagree with this. CE is designed for learning. If we are counting community service as learning then we are likely not learning new material.
David	Mitchell	This could be difficult to administer, but in theory I would support CE for pro bono work. It should be limited to a certain percentage of total CE and 25% seems to be a gracious amount. In my opinion CE should be composed primarily of hours of education from accredited sources.
John	Mitchell	Not a fan
Wyatt	Moerdyk	If allowed, there should be a reporting requirement that the CFP professional provide documentation describing what was learned. 10 hours max.
Lucianna	Molinari	Absolutely all of the above should be able to be applied to CE 100% to fulfill the entire requirement. It is certainly more educational than the current inane courses that I am completing.
Edward	Molloy	Teaching only because it requires demonstrating knowledge.
Pablo	Montalbetti	That would be amazing, what about not just US but also in different countries. I am from Peru and I would like to have the certification not just for providing services to the US but also in LATAM. I believe the core principals the certification wants to promote and required al around the world.
Michael	Montante	It is not the regulatory body's job to promote community service. Leave that to the firms for their marketing. STOP undermining our value by giving away our service. ProBono means not worth much. It is a horrible business practice. It is hard

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		enough to make a living as a CFP to start with. Sell the fiduciary standard, not you can get our services Pro- Bono.
Kyle	Moore	Please refocus your attention on increasing competency of financial planners, and ensuring ethical delivery of service.
Lisa	Moore	I believe 10 hours of pro bono work could meet the CE requirements. I do believe in keeping some CE hours as required training. I feel strongly that ongoing learning and knowledge cannot be substituted for work hours in the community. I feel that would lead to less knowledgeable CFP's over time.
Clode	Moradi	Providing pro bono work, teaching, and mentoring are all great and fulfilling aspects of what we do. However, we should be doing those things for what they are, not to get CE. With that said, getting some CE credit may help offset some of the 10 extra CE credits, if that requirement passes. I think there should be a max of 5 CE credits.
Kristine	Morcos	While pro bono work is a great community service, the admin to verify and document the activity isn't a great use of time for any parties (CFP® professional, CFP® admin., tech department).
Callie	Morgan	I like this idea as many people serve on boards and volunteer. As far as the activities that qualify, I would like to see board service earning 1 CE credit (with a cap on how many credits one can earn by serving on a board). Allowing additional credits for pro bono work, teaching, mentoring, and volunteering is great as well. This could be looked at as a tiered approach with a maximum of 5 CE credits allowed every two years. Each activity could have a set number of hours before earning 1 credit. For example: 20 volunteer hours = 1 CE credit. I would recommend making this something that would be attainable but meaningful.
John	Morgan	I am a finance teacher at Babson and would appreciate getting CE credits for teaching the finance courses I teach. A lot of the material I teach is applicable to the CFP investment programs.
Scott	Morley	Makes sense if it can be verified.
Katrina	Morris	If this becomes part of the standard and there is a pre-approved list of organizations through which to provide this community service and an option to request approval for an additional organization, then I am onboard. If it is unmonitored for quality, I disagree.
Stephan	Morris	How would you track/enforce this?
Ian	Morrison	I think teaching medium to high competency seminars or lectures could count for a certain level of CE. However, I think that the CE should be measured based on the prep-work put into these seminars and not the time spent teaching. This would keep from repetitive lectures or seminars continually counting toward the 40 hours.
John	Morton	One of my primary complaints about the marketing of becoming a financial adviser or planner is that a person will generate more income if they have high net worth clients. What I am personally more interested in is seeing how I might use my talents to help those who could not afford the services of a CFP or other

# CFP BOARD

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First name	Last name (c/o firm name, if applicable)	Response
		professional. I would be in favor of anything that rewards professionals for doing pro bono work.
Liam	Mulcahy	Maximum of 10 CE hours permitted.
Kahlela	Mungin	That's a grey area for me. Everyone perspective on what would qualify would vary so I wouldn't allow it if I were you
Evan	Murphy	Educating high school students in poorer areas. Educating elderly on various applicable topics.
Thomas	Murphy	I view CE and Pro Bono as completely different things and don't think we should conflate the two.
Jillian	Murray	VITA, My Classroom Economy or other similar education programs, pro bono financial counseling, teaching on boarding or exam prep for new advisors, contributing to policy or educational materials, presenting at industry conferences, and all other acts of service that utilize the foundational skills and acumen should qualify
Lori	Nadglowski	I don't think it should be allowed for CE.
Shamiah	Naff	I don't think it would be beneficial. The purpose of CE is for us to learn, I think we should do community service because we choose to, not because it could be seen as an easier way to fulfill CE requirements
Randall	Nakamura	We are walking a slippery slope. Could we see 120 hours of CE, but 100 hours can be waived through certain conditions. Keep it lower so that planners we are intentional in what CE courses we take. It allows us to use the CE to continue to educate ourselves to meet the needs of our financial planning clients; not to check a box that an administrative board feels all planners need to sign up for. Think of options/derivatives, NUA of stock in 401(k)s, crypto currencies. Many planners may not need exposure to certain topics, so why force all planners with more CE and less choice?
Frank	Napolitano	Again I prefer to keep pro bono work and CE study separate.
Toni	Navarre	Maximum service-related hours should not be more than 5 hours.
Jeffrey	Neavor	I think we should leave the CE requirements alone.
Gregory	Nebel	I do not think this is appropriate. CE is for acquiring or reacquiring skills and knowledge. This looks like a misguided effort to reward CFP's for doing what someone thinks is a good idea. If a CFP wants to do community service let it be its own reward.
Anastasia	Nechaeva	Allowing CFP professionals to fulfill up to 6 of their 30 required CE hours through community service would be a valuable way to promote financial education while maintaining professional competency. Activities such as pro bono financial planning, teaching financial literacy workshops, mentoring aspiring CFP professionals, and serving on nonprofit financial boards would not only benefit underserved communities but also strengthen the profession's ethical commitment. By encouraging professionals to share their knowledge, we help build more financially educated individuals, which leads to stronger, more resilient communities. This approach balances technical learning with real-world

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# CFP BOARD

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		impact, ensuring that professionals stay current with industry developments while also contributing to broader financial literacy and stability.
William	Nedza	CE is about continuing education of the CFP and should remain just that. If I spend time educating my nieces and nephews about areas in financial planning thru non-formal 'financial talks' this does not educate me as the CFP.
Devin	Neitzel	Community service should be a requirement for the profession, but I don't necessarily think it should count toward CE, experience to get CFP, etc.
Chris	Nelson	I feel these service-based hours should be scrutinized to ensure that they are still financial planning-related activities. If I pick up trash on the side of the highway one weekend for two hours, that should not count towards my CFP CE.
Dennis	Nelson	If the CE requirement is increased to 40 hours every two years then 10 hours of such could be fulfilled through community service, as long as the verification process is well defined.
Jack	Nelson	I don't support. Definitions of what counts will become problematic.
Stacie	Nemetz	Continuing education and community service are not the same thing. CE ensures that a CFPs knowledge is up to date and allows the CFP to deliver the highest quality of service to their clients.
Jon	Nettles	Mentoring another planner and/or younger CFP holder. Pro bono work doing basic plans for those who could not afford otherwise.
Lucas	Nettles	I don't really see community service as continuing education. One should be educated prior to providing such a service.
Jordan	Neuschwander	I feel financial planning for those that can't afford services should count as well as teaching. The max number of hours should be 6.
Jacob	Newcomb	I agree with the 10 hours requirement.
Oanh	Nguyen	Maximum of 10hours is reasonable. Teaching, mentoring, pro bono work, community services (girls Boy Scouts, college orientation programs, internships etc.) would be ok.
Vu	Nguyen	I strongly support this effort
Sara	Nicholson	I don't quite understand why we are mixing CE and volunteering? The purpose of CE is to learn new things and keep on top of our field. Pro bono work, teaching and mentoring is sharing what we already know. If you want to make it easier to get CE hours because CE in our industry is such a burden, then I'm all for this. But adding CE hours to accommodate something that is not CE doesn't make any sense to me. I would rather see less CE but have it be more meaningful.
Timothy	Nickas	I do not believe it is appropriate, it takes away from the spirit of the work.
Anthony	Nigro	I highly support this. To give back to a cause, helps to elevate ones greater purpose in life, community and service. These are the foundations that everyone should live by!
Paramjit	Nijjar	Teaching, mentoring, blogging, providing online information should all be considered.
Doug	Noble	Pro-bono work should not be a substitute for CE
Douglas	Noble	I do not think this should count and the current CE requirements be kept in place

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Stephen	Noblin	Service related CE is a bad idea. Period.
Don	Noblit	Many of us already do community service. to put a requirement on it is absurd!!
Patrick	Nolan	I like this proposal
Cady	North	Mentoring, financial helpline (like savvy ladies), financial planning days, junior achievement, teaching classes to the public should all be included. 10-15 hours is a reasonable cap.
John	Northrop	I think working with a group like SIFMA and their 'Stock Market Game' and 'InvestWrite' programs would be good. Also, working with Habitat for Humanity where they have a budget and financial education component to their programs would also be a good way for us to remain sharp when it comes to the daily needs of many of the people we interact with daily.
James	Norvell	pro bono work and teaching
Johnny	Nuanes	Fully support community service fulfilling some CE requirements. Part of what makes being a CFP unique is our ability to give back and that should be reflected in the CE requirements.
William	Oakland	education for students should be top of the list. This is the biggest missing part in school's today.
Tom	O'Brien	not a form of CE and should not count towards annual CE.
Celina	Ochoa	I believe since pro-bono requires no oversight, those hours should not qualify for CFP® eligibility requirements or anything else.
Anne	Oestrieher	While I believe that it is important that we provide community service, it should not be linked to learning requirements. I am required to get CE hours for my CPA license, securities licenses, insurance licenses and CFP. I would rather make it easier for (for example), our CPA courses to automatically qualify for CPF credit without having to pay an extra fee. NASBA standards for CPE are strong, and goals are compatible with CFP standards.
Bridget	Olesiewicz	While I support pro-bono service, I don't think it is evidence of CE knowledge so I do not support the change.
Nathaniel	Oliphant	As a candidate, I do not fully know what this would look like for a professional. However, I think this should be capped at 10 hours. There is still a tremendous amount of knowledge that needs to be obtained through regular CE.
Robert	Oliver	The point of CE is to make sure CFP professionals maintain and improve their knowledge around financial planning. I think that teaching could qualify but not the rest.
Kelli	Olsheski	I do like the idea of supporting pro bono work. Some firms will not allow their employees to offer planning outside of an official capacity with their firm. So, this could be skewed toward RIA professionals or independents. How would the activity be certified?
Kyle	Olson	I think the pro bono requirement is a great idea. However, in my personal opinion, I find it hard to have a CFP certified supervisor on all pro bono work I do. If you could have the client sign off or submit the work you did for review, I think this would make it more accessible as a pathway to experience.

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John	Oluwaleye	Mentorship programs can be an opportunity for potential leaders to hone this skill. Group mentees can take turns practicing their presentation and speaking skills and provide feedback, support and constructive criticism in the process.
Daniel	O'Mealey	I believe some level of pro bono work should count. Along the lines of the prior question seems reasonable. I also believe it needs to stop at pro bono. Do not go down the slippery slope of watering down standards for completing CE. Again, if we are aiming to elevate our profession to that of other prestigious designations, there needs to be some rigidity in the process. Does the CPA profession allow CPE to partially fulfilled by pro bono or other community service involvement?
Michael	Oroszi	500
Thomas	Ouimette	I know the CFP Board likes the idea of pro bono community service. I am not comfortable with it.
Stephen	Overstreet	Agree with meeting 10 hours of CE requirements thru community service. This will help the profession in the eyes of the public.
Matthew	Owens	I do not believe this is appropriate as it is not easily regulated, I am concerned the value of CFP(r) will be watered down.
Olalani	Oyegbola	What activities—such as pro bono work, teaching, mentoring, or other service-based contributions—do you believe would be appropriate, if any? -Talks at High School and colleges about the profession to encourage students to join the profession. (This may fall under mentoring.) Additionally, what should be the maximum number of service-related CE hours permitted? -No comment at this time.
Sarah	Pacheco	I believe educating our community is extremely important, especially for our underprivileged neighbors. I would support up to 10 hours under the formula suggested.
Melissa	Paddock	I strongly oppose CE requirements being fulfilled by community service. Continuing education is meant to be spent on learning about current topics that affect our clients and the people we help. I think CE standards should be left as-is, with the exception of the CFP Board providing us with education on specific topics of relevancy (tax code changes, estate planning changes, etc.).
Danielle	Page	Mentoring, pro bono, teaching should all be usable toward CE. Up to 5 hours each 2 ye cycle. Yes should also be roll able if more hours are accumulated
Jason	Palmer	I would like to see bonus hours allotted to CFP Professionals for the course preparation time when Teaching CE Classes. The ratio for a CPA is 3x-1x. If a class is 1 credit hour, the Instructing CPA gets 3 hours for the creation of 'Net New' course work creation on first use / class. Subsequent classes are given to the Instructor at the same 1x Credit Hour as the attendees. I would like to see Mentoring have at least the same ratio as proposed for Pro Bono service of three to one to perhaps a maximum of 50% of any new proposed requirement, per year. My reasoning is that Mentoring is important but the CFP Professional must continue their development by attending CE trainings. I would like to see parity to CPA CPE Continuing Education. Everything that qualifies in specific areas for a CPA should by default qualify for CFP CE. Specifically anything related to Taxes,

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		Retirement, Pension Plans, and Valuation - to name a few key areas that have undisputed overlap. This should be able to be self-reported based on the fact that the CPE is qualified under NASBA - National Association of State Boards of Accountancy.
William	Palmer	This could be a minefield of ambiguity and hard, if not impossible, to define and manage.
Jonathan	Panning	That makes no sense. CE stands for 'Continuing Education.' Pro bono service and community service are admirable (and should be promoted), but they shouldn't get you out of staying up-to-date on rule changes and industry trends.
John	Parrillo	Sure, these activities likely support growth and development
Jeff	Pasternack	Opposed.
Michelle	Patel	Not appropriate at all. Please tell me how this helps up-skill professionals, and get better knowledge that is different from doing your daily job? Seems like people just wanting extra credit. What other professions do this???
Jennifer	Paterson	I think allowing pro bono work to count can lead to a lot of questions on what constitutes pro bono work.
Christian	Patterson	Continuing Education should only be Continuing Education. If these other activities are important to the CFP Board, a second measure requiring some combination of pro-bono work, teaching, or mentoring should be required in addition to CE.
Jennifer	Patterson	I think teaching and pro bono work should be allowed up to 40% of total hours. Pro bono work increases the usefulness of the marks in the eyes of consumers who might not have access otherwise. Teaching is required in order to increase adoption of financial planning as a career or a service and teaching requires a lot of work if done well. That said one needs to remain current in order to fulfill their obligations to those on the receiving end of pro bono work and teaching so I would cap at 40% of total hours required. Perhaps if someone goes through a mentoring program they could receive CE credit to ensure they are competent at mentoring. I am not clear on the benefits of allowing mentoring by itself to count as CE credit.
Jason	Peck	Not sure. I kind of like it, as this would encourage more pro bono work. But this also would suggest that pro bono work is a substitute for continuing education, which I'm not sure makes sense.
Michael	Peczinka	dont believe. need formal CE so the board knows exactly what is being taught
Amanda	Pelisari	This feels like an easy way to game the system; who would monitor/sign off that the community service was applicable?
Julia	Peloso-Barnes	I would limit the maximum number of service-related CE hours to 10, with a revised total of 40, and a ratio of three hours of service to one hour of CE. Pro Bono work in formal programs, such as Senior Law Days, with organizations such as the local chapter of the Financial Planning Association as active participants, should be favored over non structured programs. Teaching activity should be defined to require CFP board review of the curriculum. Many CFP professionals provide valuable information to the public through ongoing programs at adult schools and community colleges, but some provide little value and use these

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		classes simply to attract clients. There should be some mechanism to require substance if teaching hours are going to count towards CE. While I support the idea of a variety of activities being recognized towards CE requirements, the challenges of creating and overseeing standards make me cautious about adding additional activities at this time. I think the worst thing we could do (as a profession) is bend towards pressure to make it easier for people to fulfill their CE requirements because we are afraid of losing people choosing to maintain their CFP certification. Diluting the value of the certification may increase the number of CFP professionals, but encountering less qualified CFP professionals who are more effective at marketing themselves risks blurring the perceived boundary between financial advisers who are CFP professionals and those who are not. Yes, it take time and energy to obtain and maintain CFP certification, but isn't that the point? Once we lose public confidence in the standards of CFP certification it will be unlikely to get it back, and while that may improve the finances of the CFP Board and give us more resources to market the CFP credential as an important standard, it will set us on a path of diluting the value we are trying to promote. I suggest moving cautiously.
Keith	Penewit	Yes, I support this. Especially the teaching portion. The mentoring activity is a bit loose and may be abused.
Ilse	Perez	Teaching schools, students, or teaching at some kind of college preparatory program in underserved communities.
Jessica	Perkins	Allowing CFP® professionals to fulfill CE requirements through community service is a powerful way to enhance the profession's societal impact. Activities such as pro bono financial planning, teaching financial literacy workshops, mentoring aspiring planners, or supporting nonprofit financial initiatives align seamlessly with the CFP® Board's mission to serve the public good. There should not be a strict limit on service-related CE hours, as meaningful community contributions can be just as valuable as traditional coursework in maintaining and demonstrating competency. Allowing 80-100% of CE requirements to be fulfilled through pro bono work reflects a strong commitment to making financial planning accessible to underserved communities.
Kimberly	Perreira	If the board is seeking to increase the pro bono work done by CFP® professionals, then allowing for CE credits would be beneficial. It is possible that the pro bono work is being completed but not reported, which would be an entirely different issue to address. Only activities relevant to financial planning should result in CE hours.
Trent	Perry	10 hours max of the 40 for pro bono work.
Kris	Persinger	Stop this 'WOKE' takeover of the CFP organization. Stop preaching pro bono, mentoring and any DEI nonsense. I am a grown-up voting adult CFP running a small business. These added rules are annoying and a burden. Stop.
Laurie	Pertile	I would love to participate in all the choices, but I cannot as my firm will not allow me to do so. No service-related CE hours should be permitted if this cannot be

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		shared equally by all of us. I'm held to the Standards just like everyone else, but can't enjoy all the benefits.
Jon	Petersen	Allow no more than 1/3 of the required CE hours through pro bono work. Teaching might qualify assuming its actually work done through a legitimate school and not a random 'seminar' used to gain clients.
Kenneth	Peterson	My question is how do you define what qualifies and not for each of those activities? Mentoring could be the more important of the work here followed by teaching, especially at the HS and Collegiate level students who won't get this education elsewhere. I used to mentor numerous Senior VPs of Private Access when I was at Fidelity and in many cases proved to a huge benefit to the clients. In the past, we were asked to address a College football team to begin their education by a coach who knew the value of it.
Paul	Peterson	I don't have time to do Pro Bono work. I'm doing all I can just to support my clients. Who came up with this Pro Bono thing in the first place?
Zulma	Petty	Pro Bono, teaching, mentoring, done for CFP Board approved 501(c)3 organizations. 5 - 10 hours of CE based on areas covered.
Melissa	Pflieger	Tax preparing, working with those in financial hardship to do budget planning, working with schools or charitable organizations on financial education topics.
Russel	Phelps	CFPs should not be allowed to fulfill their CE requirements through pro bono or community service. Education is totally different and separate from community service and pro bono work. Pro bono and community service do NOT increase CFP knowledge.
Jim	Phillips	I would think beyond the CE solution and consider the greater good for society. If you agree that there is a need in the USA for more financial planning and if you also agree that there is likely a coming retirement crisis among those who have not saved enough, then pro bono work and other community service activities all represent a way to make a real difference in people's lives. My suggestion would be to run an un-capped pilot and track how many hours people actually devote to this (on average). Think of the worst case scenario: If a CFP professional (or CFP candidate) were to complete all of their CE (or experience) requirement through mentored pro bono / community service, would that really be so bad? It might be quite helpful when you think of it in terms of the broader societal need and, in my opinion, the potential for a looming retirement crisis among people who find themselves on the lower end of the financial spectrum.
Robert	Pierce	I like this idea. Verification would be difficult but service is important and desperately needed in today's world. Good idea.
Susan	Pilon	I like the community service aspect and think pro bono makes sense. I think any of it should have specific parameters. No more than half, maybe even a 1/4 to 1/3, should be allowed.
Michelle	Pimentel	Leading a Junior Achievement program, teaching financial literacy courses in schools/churches/prisons/affiliation groups, etc., but they must be directly related to financial planning. I think a cap of no more than 10 hours sounds right at the very max, since these experiences (while valuable in so many ways), are not

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		always educating the CFP(R) on the latest topics relevant to the clients they serve (the goal of the CE requirement).
Daniel	Pinard	Stop pushing your pro bono / community service agenda on CFP professionals.
Natalie	Pine	I don't like general requirements but am okay with through a recognized provider.
Linda Sue	Placek	I strongly believe that the CFP professional would do make a lasting impression by volunteering to step into a high school classroom at least once a semester and discuss compounding, planning and preparing for various steps in a student's future. I started late in life, received my certificate in my middle forties. I wish I would have had more information for preparing for my future.
Kevin	Podell	I believe that up to 50% of CE should be able to be completed through work that helps educate the community on financial planning such as pro bono work, teaching financial literacy courses, or mentoring aspiring professionals. I feel this would incentive more of this type of work, which benefits the community. I believe 50% is a reasonable ratio because it's still important for professionals to stay relevant on planning topics through traditional CE.
Michael	Poe	Industry regulations prohibit some of these activities unless the activity is strictly scripted by the firm for which one works (teaching a class for example). There would be too many variables that would make this time consuming and cumbersome to document/satisfy
Stephen	Poll	CE level is fine. College degree is no longer needed as CFP level edu is better than degree.
April	Pollard	I think only 10-20 should be through other work. As there is actual training that is needed annually. I like the Pro Bono, teaching, & mentoring.
Susan	Pool	I will repeat my earlier comments. Volunteerism should be borne of a desire to do good and not to satisfy or substitute for other professional requirements.
Bruce	Popper	Absolutely none of the above. I don't quite understand the big push for pro-bono work. I don't believe that it enhances the value of the CFP at all. I believe it enhances the positioning of the person providing the pro-bono work because that is who is delivering the service. Many CFP's, including me, have more than one designation so who is to say which gets credit for that? Most of us do pro-bono work as a natural part of our business on a pick and choose basis and it is a reflection of our own personal professionalism. I also don't think keeping a record of who you helped for free or who you taught or mentored should be something you are rewarded for because to me, that cheapens the exercise we chose to professionally provide to someone. That is like giving us a participation trophy. If you want to require potential new certificants to provide some pro-bono work somewhere along the line for their qualification to test, then that is a board choice and should require a third party to attest to that activity. But I would not support it to ever be a requirement or to get CE for that activity as it cheapens the provided professional guidance.
Bruce	Porter	No

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James	Powell	It depends on the service. Teaching a financial planning class at the high-school or college level should qualify. I'm not so sure that all coaching/mentoring activities should. Maximum number: 10 sounds good.
John	Power	I think the 10-hour CE rule for pro bono could apply to more broad community service. Teaching others about financial planning and financial literacy (pro bono of course), should count. The same applies to other volunteer work related to financial wellness.
Luke	Powers	Do away with CE completely and have a Pro Bono/Volunteer requirement. CE benefits only Kaplan, etc... Pro Bono work helps the community. Who does the CFP board want to help? Kaplan or individuals in the community?
Hunter	Prasch	Activities can be community financial audits, have the public walk in to a library or other community place and get very quick advice from CFP professionals about their finances or financial decisions. A fair limit would be 20 hours of service related CE per 2 years.
Kayla	Price	I love the encouragement to have CFPs give back to the community, however, I do not have confidence that many of these pro bono engagement opportunities further the education of the CFP. I would prefer to keep the CE at 30 hours instead of increasing to 40 with the hopes of encouraging community service. I donate both my time and money to my Rotary club, and its international student exchange program, and do not believe that we must strictly volunteer in the role of a CFPs in the community to benefit our community or spread the positive message of what CFPs can contribute. If you asked the CFP community to report ALL of their volunteer hours, I think our community would be pleasantly surprised at how much we give back, and what talents and interests we have beyond financial planning. We encourage our clients to develop their own life goals, and I think we should do the same for CFPs without cornering them into CFP-related community service.
Beverly	Provost	10 seems good. need to make sure they are real and through a credible organization
Robert	Pryor	No opinion.
Robert	Puelz	Planning for low and moderate income households using economics-based planning methods
Keri	Pugh	I think it an excellent thing for pro bono hours to count towards CE requirements. This is a great way to reward giving back!
Bryan	Purdum	I would say that the community service done would have to be delivering some form of financial planning or financial planning education specifically relevant to the knowledge and skills of the certification. It should not be able to account for more than 10 hours of CE if the CE requirement is increased to 40 hours and shouldn't be more than 5 hours if CE stays at 30. I implore you not to water down the standards of the CFP. The purpose of the CFP isn't to encourage community service it is to ensure that those with the designation meet a minimum standard of knowledge around financial planning. There are plenty of organizations out there to encourage community service. Don't lose sight of the purpose. If the

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		community service cannot be deemed similar in knowledge reinforcement to CE then it should not be allowed.
Melissa	Pyle	I would recommend that an additional measure be considered in the future, and that 10 years of professional experience as an advisor (or similar financial professional title) be allowed to stand IN LIEU OF a bachelor's degree from college. I can say that my bachelors degree (in Biology), has absolutely zero relevance to my successful career in finance or my competency as a CFP professional. I know several individuals who are not eligible for CFP marks because they didn't complete a 4 year degree -- but have incredibly successful businesses in the financial planning industry. Seems ARBITRARY.
Cassandra	Queen	Pro-Bono Planning Teaching at all levels Mentoring Career Days 25% of CE hours permitted for CE Requirements.
Paola	Quintero Salazar	I believe community service should count towards CFP® professionals' CE requirements, as it aligns with the spirit of the profession—helping others achieve financial well-being. Activities such as pro bono work, teaching, mentoring, or other service-based contributions are highly valuable because they not only enhance the skills and knowledge of CFP® professionals but also provide direct benefits to underserved communities. However, while service-based activities are impactful, they should only fulfill a portion of the CE requirements to ensure that CFP® professionals remain up to date on technical knowledge and regulatory changes. A balanced approach could allow up to 20% of the total CE hours to be fulfilled through community service activities. For example, if 30 CE hours are required annually, a maximum of 6 hours could come from community service. This approach maintains a strong focus on professional development while recognizing the importance of giving back to the community and supporting the growth of the profession.
Kevin	Rackers	I do like the every 3 hours of service to 1 hour of CE rule. I would love for financial literacy related courses, topics to count for that as well.
David	Radoccia	if doing pro bono that can become lifes best teacher and should be allowed but not required
Peter	Rafaniello	Pro bono, attending and leading classroom financial literacy in high schools and job shadowing/mentoring to high school/college students.
Richard	Raff	I am not in favor of this at all. Keep CE focused on education, and reinforcing CFP knowledge. What a practioner chooses to do in their community should be separate from CE.
George	Raftopoulos	I strongly support teaching as an activity that should count towards CE.
Elizabeth	Randall-Dodd	Teaching budgeting classes/financial classes would be very useful for the community at large long-term. Mentoring young people in basic finances could also be very beneficial for the long-term financial health of a community.
David	Raney	Community service outreach thru employers such as financial awareness weeks. Guest speaking at schools or centers of personal development.
Andrew	Rasmussen	Doing stuff for free is not the same as continuing education.



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Alan	Ray	A good teacher always learns from the latest curricula and from the students. But they must be teaching approved courses for CFP CE Credit. Nix to the other ideas.
Robert	Reay	I think teaching/education should NOT be included in community service. There are already so many voices and resources in the financial literacy space . . . we don't need to flood it with thousands more. Rather, I believe pro bono work should be ADVICE! For example, a CFP professional shouldn't merely teach a couple how to budget - instead, he or she should review that couple's finances and give specific advice on how they should adjust their saving / spending.
Michelle	Redding	A smallish number, up to 10 hours at most.
Michael	Reed	I don't agree with the option. Community service is charitable work and should not be comingled with a competency standard.
Bryan	Regalado	10 hours Via teaching and mentorship
Lora	Reinholz	As an instructor, I think that up to half of the CE requirements should be fulfilled by teaching.
Autumn	Reischman	While I deeply value the importance of giving back to our communities and recognize the positive impact of volunteer work, I am opposed to this initiative for several reasons. Continuing education is a cornerstone of maintaining the high professional standards expected of CFP® practitioners. The primary purpose of CE is to ensure that financial planning professionals remain well-versed in the latest regulations, strategies, and best practices. This ongoing learning process directly enhances the quality of service provided to clients, upholds the integrity of the CFP® designation, and fosters public trust in the profession. Community service, while commendable, does not inherently contribute to the technical proficiency or industry-specific knowledge required to excel as a financial planner. Allowing volunteer work to substitute for structured educational activities could dilute the rigor of the CE program, potentially weakening the expertise that clients rely upon. Furthermore, there are already numerous avenues for CFP® professionals to integrate community service into their careers, such as offering pro bono financial planning or mentoring aspiring planners. These efforts, though invaluable, should complement rather than replace formal education requirements. I firmly believe that the focus of CE should remain on continuous professional development, ensuring that all CFP® professionals are equipped with current, relevant knowledge to serve their clients effectively. Community service should be encouraged and celebrated but not conflated with the critical educational standards that define our profession.
Daniel	Rendler	No. Keep social justice and DEI garbage out of this organization. If people want to do good it should be because they want to, not because they will get credit. It is virtue signaling at it's worst.
Kelly	Renner	I believe mentoring and educating the public should absolutely count towards CE. It is important that we educate the public on financial planning and basic finances in general. If the standard is raised to 40, 15 would be fair. It needs to be documented, but I think webinars and in person seminars should count if it is

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		benefiting the community. I would encourage this to also include high school and college educating/ booth opportunities.
Chad	Reynolds	I'm not sure how CE requirements can be met through pro bono work. What does that even mean? How do you measure it? How does it provide continuing education to begin with? How do we prevent this system from being taken advantage of? 0 max hours unless you can make me more comfortable with it.
Mark	Ricklefs	Stick with knowledge
Zach	Riffett	Pro-Bono work and mentoring are appropriate with a maximum of 5 hrs to counted.
Ryan	Rink	Free financial planning to individuals. I volunteer for 3rd Decade, a charity that provides free planning to young professionals. It would be valuable if this counted as CE. I think no more than 25-33% of CE should be pro bono. It's great to incentivize some pro bono work, but not to the point where it takes away from the additional learning we all need to be doing.
Jonathan	Ritter	While community service is valuable, it does not align with the purpose of Continuing Education, which is to ensure professionals remain updated on the technical, regulatory, and practical knowledge required to competently serve their clients. Specifically, I strongly oppose the inclusion of pro bono work because the needs of pro bono clients—such as budgeting, debt management, and credit score improvement—are vastly different from the specialized skills CFP® professionals develop to serve their main clientele. These areas are typically outside the scope of advanced financial planning and wealth management, making pro bono work less relevant to the ongoing development of a CFP's expertise.
Otto	Rivera	Pro-Bono, at least 10 hours
Frank	Robertazzi	CE vs charitable works should not be tied together. They have different purposes
Eric	Roberts	I am not sure Pro-Bono service necessarily satisfies Continuing Education. They are one in the same. Is the purpose to promote additional Pro-Bono service or encourage Continuous Learning in our profession.
Tim	Roberts	No value learned
Finley	Robinson	teaching financial classes at schools, churches, marriage events, etc should count towards pro bono work.
Jody	Robinson	No. It's not appropriate.
Thomas	Robinson	Service related CE should be capped at 50% of overall CE
Blake	Robson	Actual pro bono work only.
Dylan	Roche	This doesn't make sense to me at all. If we are going to allow (and incentivize) pro bono work, to call it 'CE' seems like an outright lie, because there isn't an element of furthering the education of the Professional in those things listed above.
Nathan	Rockholm	This is asking for trouble and people are going to start sending in what they believe as qualified Pro Bono work that isn't qualified. CE is continuing education...you learns things by teaching but does this mean the board is going to have to certify the rubric for each class that is taught? How can you continue your education by

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		mentoring someone else? You are supposed to focus on areas that you need education...not mentor or teach someone else to their weaknesses.
Rob	Roels	I think pro bono work and teaching should be both quantifiable activities to contribute to a portion of the CE requirements. I worry about the 'teaching' part being abuse when disguised as a client seminar, but labeled as teaching financial planning concepts and skills.
Karl	Rohrbaugh	Ten of the 30 required hours seems appropriate. This would need to be broad and largely on the honor system. Teaching, presenting, hiring an intern, or other activities that would touch on financial or planning related topics should be included.
Jason	Romano	Teaching, guest lecturing and mentoring should count toward fulfilling CE. Of the 30 hours, 15 should be allowed to count to 2 year CE requirement given the average level of time invested on each.
Raymond	Romero	No Pro bono work is appropriate for a financial professional.. We need to be compensated for our time and experience.
Charles	Rose	I am strongly opposed to this. CE is to make our us stronger at our craft. CE= 'Continuing Education' Pro Bono/community service = Service How are you learning when you provide service. If you are in fact trying to promote more community involvement, do it in other ways. Incentivize practitioners with free ce, or lower dues- something.
Robert	Ross	My only concern is that there will be much more subjectivity as it pertains to each person's unique circumstances.
Sara	Rosso	This would be incredible. As I mentioned, I'm a career changer (eventually) and I'm now getting involved in the FPA association here in San Diego - helping them set up a mentoring program, of which I have a lot of experience from my time in tech - so I'm bringing that experience to the financial planning world.
Katie	Rothenberger	I strongly support this change, up to a maximum of 500 hours. I believe mentoring, teaching and other pro-bono work should be included.
David	Rowland	Activities such as pro bono work, teaching, mentoring, or other service-based contributions would be appropriate. I recommend a maximum of 10 hours of CE with the 3 hours of these activities to 1 hour of CE ratio.
Leah	Ruark	If overlap is allowed between multiple Ethics CE requirements across the fields, I would be in favor of increasing CE hours. There is too much overlap as it is trying to cover all the CE for Insurance, IA, Advisor, etc.
Marsha	Rubin	None.
Patricia Ann	Rudy-Baese	It MUST be finance or financial literacy related! 3 max but..... a very high number of pro bono hours per credit. Otherwise, that's all someone would claim when it's what they would be doing anyway.
Shelbi	Ruffino	I have no issue with community service being a way for professionals to earn CE.
Victor	Ruiz	It depends on what the current CFP professionals are experiencing in actuality. If there are many CFP professionals participating in XYZ services, then those may be beneficial to include; however, this may create some conflict with individuals participating in less common ABC services. Generally, when thinking of including

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		pro bono services, it may be beneficial to treat them similarly to the experience requirements, as in, approach scenarios on a case by case basis and understand if there is any validity to the services. Some service-based activities that are more likely to provide actual value may include: teaching, mentoring, working with non-profits, helping the needy, etc.
Gregory	Ruley	I do believe some % of CE hours should be allowed from teaching or sharing on planning topics. I am a guest lecturer at a local medical school and would be nice if those hours could be partially counted toward CE, vs, me having to pay some third party vendor for a CE that is not nearly as impactful
Michael	Rundlett	I think pro bono work is an excellent idea. I am very supportive of allowing pro bono work to count for things. I love the idea of helping people that otherwise couldn't afford CFP services. And the kind of help people need is different so I am in favor of flexibility.
Joshua	Russ	I think it's a great idea. Here's a list of activities that should count towards CE: - Pro bono work - Teaching high school and college-level financial planning/personal finance classes - Mentoring aspiring CFP® candidates - Free workshops in historically underserved/poor communities
Jonathan	Russell	I am a proponent of allowing professionals to use pro bono work as a substitute for CE, up to half of the required hours, but not on a 1:1 basis.
Chris	Russo	I think the board should encourage the fulfillment of the CE requirements through these types of activities. I believe these activities benefit the CFP professionals more than taking the same CE classes where little new knowledge is gained. Why wouldn't the board allow all (except for 2 ethics hours) CE requirements be fulfilled this way.
Nelson	Rutherford	The better educated, the better the professional you will be for their clients...
James	Ryan	None. Pro bono is not a good use of my valuable time.
Gary	Rychtanek	This is not something I'm interested in so I have no opinion.
Brigid	Rypien	I think all of the above should be included and allowed up to 50% of qualifying hours. I do Junior Achievement and that would be great to have that count! The process of learning a topic enough to teach it is definitely a form of education
Amanda	Rysiewicz	All listed, 10
Jason	Sabaugh	No. See past comments.
Joseph	Sachetta	Pro bono work should be allowed as a small part of the CE requirement, assuming the work is consistent with the day-to-day activities of a CFP. Perhaps 10-20% should be the limit.
Brady	Sahnow	Probably 5 of the 30 might make sense. I do a lot of seminars and high school presentations that would be great to count, but I don't think it should weigh too heavily in the requirement.
Dennis	Sakurai	Nonprofit organizations, organizations serving underserved communities, teaching at local schools,: teaching classes and seminars, talking to pro bono customers, mentoring people,

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Melissa	Sanchez	I would not be opposed to anyone who is giving back receiving credit. However, how is this monitored?
Andres	Sandate	Teaching and mentoring would be appropriate contributions. 10 CE hours.
Albert	Santaella	Activities should include, teaching at all levels of education (K-12 & college) as well as providing seminars within low income/low financial literacy communities. The greater the need for financial literacy within some of these low financial literacy communities should allow for up to 20 hours of CE credit.
Tom	Santi	I'd support it for teaching as that requires research, preparation and some accountability. I'd oppose the idea for pro bono, mentoring, or other service-based (whatever that even is...) work.
Denise	Sarkor	Volunteering for organizations like SavvyLadies on a pro bono basis, or providing financial or business coaching to the community on a pro bono or paid basis. CFP mentoring or personal finance teaching should be considered as well.
Seth	Sartain	I don't think it should be allowed. CE is to ensure continued competency, pro bono is for community impact and to improve public perception of the marks. Two serve different purposes and shouldn't impact each other.
Laura	Satin	All of the above. Should it be 500 hours? 1,000 hours? I don't know. I think limiting community service to a small amount doesn't make a lot of sense if it's done under the supervision of a CFP® Professional. I don't see huge value in penalizing Candidates for CFP® Certification if they are willing to serve in traditionally poor, underserved communities. But I don't think the entire 4,000-6,000 hours should necessarily be in community service either. There has to be an element of professionalism.
James	Saulnier	None at all. It is not the CFP Board's duty to nudge certificate holders to do community service. How would painting a habitat for humanity home for instance improve my CFP knowledge? Seriously? If you want to virtue signal, come up with a better way to do that. Don't increase our credit requirement, then come up with creative ways to lessen the increased burden by carrying out activities you cherish.
Brian	Scanlon	I believe that all the activities above should be included. If the plan is to add an additional 10 hours, 10 hours should be the limit.
Paige	Scannapieco	5 hours
Rob	Schaefer	I like the idea, particularly for boosting the profile and profession as a benevolent one. No more than half of required CE hours and the 2:1 or 3:1 conversion seems suitable.
Kyle	Schau	Not appropriate. If you want to do free work in this profession, do so out of natural goodwill for others. Don't do it to satisfy a requirement or to check a box.
Scott	Schechter	There has been some talk about requiring pro-bono hours. I strongly oppose this. I devote many hours per year in volunteer service as a board member, committee member, consultant and regular volunteer at various organizations. This is a time for me to build other skills and refresh myself to do my job well. I do not want to spend my volunteer time doing financial planning which I do all day in my normal job.

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Charles	Schilleci	50% of CE, done in pro bono work, on a 1 hour for 1 hour basis, would encourage our practitioners to find pro bono ways to help others.
Margery	Schiller	I would encourage pro bono work for CE since the other helping activities are more geared toward helping the CFP to achieve their own business goals like drawing new clients.
Kurt	Schindler	The current standard of limiting the total hours to 1/2 the total for teaching is appropriate. Limits should be applied to each form of alternate CE hours.
Erika	Schleifman	Support - especially teaching and mentoring!
James	Schless	Working with other organizations, such as junior achievements should count. Teaching in middle/high schools basics for money would be awesome.
Joy	Schlie	I would support this. This is a way to encourage CFP's to contribute in a meaningful way to their communities. I think up to 10 hours engaged in community service and comparable CE credit is good. This should also be allowed to carry forward every two years if they have > 30 CE credits.
William	Schretter	I am against it.
Zach	Schroer	I think service based operations would be beneficial. I have a plan to work with the local school board to assist young families in education planning. Most school systems roll out the financial aid category the year before senior year. I would like to show them ways to prepare so that they are well educated as a family way before senior year.
Nichole	Schurr	Please do not comingle pro bono work and CE requirements. If you do this, you will be discouraging participation instead of encouraging participation.
Adam	Schwartz	10 makes sense for all of the above as long as the guidelines are spelled out. 1 hour of work for 1 hour of CE credit. Don't make this possible only if taking classes or paying CFP for this.
Clinton	Seefeldt	I believe teaching, or presenting to large groups of people regarding financial planning topics would be appropriate. 10 hours would be my choice for the maximum number of service-related CE hours permitted. Teaching/presenting are great ways to learn and retain information.
Philip	Seibert	Requiring community service as part of the CFP requirements is an unnecessary dictatorial demand. Instead, encouragement is the proper approach. Most professionals naturally give of their time, whether teaching, mentoring, etc. To demand that as part of the CFP standard is an example of elitist authority overreach.
Matthew	Senicola	I cannot believe this would be considered, yet a bachelor's degree is still required.
Alec	Sessing	no comment.
Byrke	Sestok	I do not support community service as a fulfillment of part of CE requirements. I see this as a very slippery slope. Does a Little League coach get CE for teaching and mentoring baseball? It's not on topic at all. CE is not hard to get in the conventional way. We don't need multiple avenues to escheat obtaining CE in an educational capacity.



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Viney	Sethy	All of the above - specially to underprivileged communities, seniors, and women. Maximum 10 hours.
Renee	Sewall	10 hours per period
William	Shafransky	I like the idea of doing the pro bono work, such as teaching or mentoring. Maybe it's 2 CE hours per 3 hours taught.
Charles	Sharman	Teaching or mentoring for financial success of others. 5 CE hrs max.
Amy	Sharp	10 hours for pro bono, education of others, free financial plans are all good ideas.
Cameron	Sharpe	I think 10 hours max. And pro bono work that requires some advanced training would qualify. Potentially teaching if it requires qualifying CE coursework prior to teaching. But I think CE is important to stay current with updates and relearn because topic may be forgotten.
Gary	Sheller	Being kind, generous and loving are all beautiful, desirable traits and my experience indicates that many of the successful practitioners I know truly demonstrate these virtues, however these traits have nothing to do with proving competency, in my opinion.
Mark	Sherno	Pro Bono credit should only be given if the activities are germane to the profession
Daniel	Shevlin	The continuing Ed for someone like me who's been in the industry for 3 years is I would say 80% repetitive. There are you know some new things that I think are important, but I would emphasize those. Maybe change the continuing Ed break it up into experience groups
Kelly	Shikany	10 hrs maximum, and teaching would be the requirement.
G Glenn	Shipley	Teaching or mentoring is acceptable.
Matthew	Shirley	Community service is not CE. Community service should be counted towards the Experience requirement to get the marks, not ongoing CE.
James	Short	Keep it simple.
Aissatou	Sidime-Blanton	Teaching on financial literacy and other financial topics should count toward CE, at the rate of 1 CE credit per hour of teaching - if CFP holder submits third party confirmation of teaching and 1-paragraph summary of lesson plan
Phyllis	Silverstein	How would these hours be tracked? I would recommend a letter from the sponsoring organization/charity be required to confirm the pro bono hours. Otherwise, dishonest people will not truly fulfill this option. This option is saying to the field, 'giving back is an important tenant of being a CFP® professional'.
Tyler	Simonds	I believe that the opportunity to fulfill a portion of CE requirement through community service that is relevant to the financial planning process is a great option to have. I would ask for hesitance to allow too many community service avenues that are not relevant to financial planning. Mentoring is an interesting concept, however I would caution that mentoring should be related to financial planning more than practice management or prospecting
David	Sivel	No additional comments
Alisa	Skatrud	I support this idea, and believe that all of those activities should qualify. No opinion on max hours.

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Joy	Slabaugh	Why not eliminate CE requirements and replace them with pro-bono requirements? That would likely be more effective in accomplishing your objectives.
Martha	Sluka	I like this thought as well, as it would put planners in the community and lead to more awareness of the profession.
Austin	Smith	I think a formal mentoring program would be highly beneficial to ensure the knowledge is passed to future generations
Bradford	Smith	Generally in favor of all CFP's performing pro bono work, but perhaps not necessary to integrate with CE requirements
Brian	Smith	I believe all activities referenced above are great and should be heavily encouraged by the Board. CFP professionals are uniquely equipped to serve those in need in ways that most all volunteer organizations fail to do so. While professional competency should not be subordinated to service-based contributions, it should stand on equal ground. I believe that the maximum number of service-related CE hours permitted should be 50% of the overall CE requirement.
Christopher	Smith	Community service should 100% serve as CE equivalent. It's far more useful and practical than CE
Garrett	Smith	Experience and education are 2 completely separate things, so I do not support counting one as the other.
James	Smith	Increasing regulations instead of need changes is always a bad idea
Jason	Smith	Do not support. Continuing education is about education of the practitioner, not worthwhile contributions to community. Stay focused on the purpose folks.
Roger	Smith	None
Scott	Smith	I think that the experience requirement should be through a monitored environment such as the workplace unless the community service is under this standard. A strict definition of scope should be implemented and must be verified by a current CFP(r) professional.
Susan	Smith	How will this be monitored? Stay with the 30 hour 2 of which are ethics for the CE. Service to the community as pro bono should be optional and if we are practicing financial planning we teach, mentor and provide planning to others
Eric Brian	Smith, Jr.	While teaching and mentoring are important and pro bono has it's place, using CE credits to incentivize these activities is wrong and misguided.
Sarah	Snell	I believe activities such as pro bono work, teaching, mentoring, and other service-based contributions can be appropriate avenues for completing CE requirements. The maximum number of hours permitted should be 10; the formula of 3 service hours to equal 1 CE hour is a good benchmark.
Ted	Snow	People that have just received their CFP designation won't have a substantial clientele initially, so why not let them decide on pro-bono, teaching, mentoring, and other service-based contribution they want to participate in rather than mandating it. They know they need the experience and let the firm that hires them highly encourage them to do these kinds of activities to boost their skills and confidence.

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Justin	Snowden	Continuing education is designed to enhance the professional's knowledge - pro bono work is great and very rewarding, but it does not necessitate learning or staying up-to-date. CE is important to ensure our ability to advise our clients in the right way.
Ken	Soren	The Pro Bono makes sense to me, as well as the service-based contributions (not part of paid employment), but if teaching or mentoring is part of someone's job, it should not be included in CE requirements. I think the 25% or 10 of 40 hours currently proposed makes sense.
Fred	Soule	10 should be the maximum service hours Helping the elderly, students and underprivileged should be encouraged
Kathleen	Spahr	All activities listed would be appropriate. I believe there should be no limit on the amount of hours permitted. Many of my clients are financially unable to compensate me (college age students and elderly) yet need the services of a CFP/CPA.
Jason	Spears	i don believe this would be appropriate given the current 30 hours of CE but it should not be allowed to be all of your CE
Michael	Spelman	pro bono should only include direct work with the public who would otherwise be paying for a similar level of service
Kevin	Spencer	I do a lot of education in the schools and other organizations and it would be nice to re recognized for it.
James	Sporrer	As with prior question, should not blur the line between education and experience. Exception is teaching an approved CFP class, in this case CFP/teacher should receive additional CE credits
Larry	Springer	As a former instructor for CFP classes at FDU, classroom instruction should be consider for CE requirements. Any classes taught during the current two-year certification period. Not sure on what the maximum number of service-related CE hours permitted should be.
Matthew	Springer	I personally volunteer with the IRS' VITA program. Volunteer Income Tax Assistance, serving free tax return services to elderly and low income individuals. This grant-funded program has incredibly high demand for volunteers and would be well promoted by the CFP Board.
Jael	Stebbins	I will give myself as an example. Every 6 weeks I host a 2 hour financial literacy 101 course that I've created myself (using many resources, of course) to low in come persons going through job- retraining. These might be ex-prisoners or recently retrained folks who are expecting a sudden income 'bump' and need counsel on where/how to spend. I always offer to create a foundational financial plan. I was not planning on counting this toward my CFP hours but if this is something that you think should count, of course that would benefit me. I will continue to do this work and make the offer in any case.
Laura	Stern	I do not believe these activities should fulfill CE. I appreciate the benefits of CE; the experiences that are most valuable are well-structured and focused on a topic. Furthermore, the best CE is truly like taking a course, which has been well-defined with good supporting materials.

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Andy	Stevens	Teaching an accredited CFP or CFP CE course should count. Unknown about any other pro bono work.
Matthew	Stewart	I think teaching as well as mentoring should be included - if pro bono activity will be included. If the total CE credit is raised to 40, then I'd say 10 of it can come from service-based. If the total hours remain at 30, then I'd say 5
Parker	Stewart	I think this is great. It would potentially encourage CFP professionals to engage in their communities through things like workshops and teaching events. Maybe a maximum of 5 hours?
Scott	Stewart	I don't really understand what this has to do with CE. Why would regular work not count if we are talking about pro bono, teaching, mentoring or other service based stuff? You think advisors don't generally provide education and/or mentoring through providing advice? Is it less because people pay or because I didn't set up some direct CFP channel to get it approved? This is in the weeds of services and oversight that I don't think the CFP board really has any ability to address.
Jennifer	Stipick	I think it is a great idea - but a limit of 5 hours is appropriate - with the exception of teaching in the CPF (r) certification programs which should remain the same
Amber	Stoll	30 is the maximum. Raising the CE requirement would put me and many others at a disadvantage. As someone working at a wirehouse, I don't have the flexibility that independent advisors or RIAs do. My schedule is packed and my firm (Merrill Lynch) doesn't even reimburse CFP® annual dues. I even paid out of pocket to attend the first CFP Board Connection Conference, despite Merrill being a top sponsor. Not all CFP® professionals have the same level of time and support. For those of us newer in the industry, still building our careers, this adds another hurdle.
Kevin	Stone	Do not increase the number if ce hours to 40. Keep it as is or lower it!
Eric	Strom	Community service is not CE. Pro bono work is not CE. With that said, teaching CE courses should allow you to obtain some number, but not all, of your CE. Perhaps you could earn 10 credits out of the new 40 by teaching CE classes that provide CFP CE.
Bryan	Strong	Teaching & mentoring, and pro bono work should definitely be allowed to fulfill CE requirements. I believe 10 hours of service-related CE is adequate
David	Stroud	Pro bono work, teaching, and mentoring all sound appropriate and could replace 1/3 or up to 1/2 of the CE requirements for CFP(R) professionals.
Cherie	Stuece	I feel these two concepts should not be meddled together. Continuing Education is just that - learning more. I feel that doing pro bono work is a learning experience, but not always one that translates as maintaining and increasing financial planning knowledge. I also know first-hand that volunteer work validation as experience hours has been challenging for CFP(R) candidates to explore with the CFP Board, unless supervised by a CFP(R) professional. Opening up pro bono work for CE or experience hours creates a situation where the CFP Board needs to evaluate who is qualified to supervise and attest to these hours.
William	Suplee	pro bono planning, tax help, education should all count towards CE but at a 2:1 rather than a 3:1 ratio

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Alex	Sutherland	I could be on board with this one as long as it was verifiable. I.e. A program through a school, a specific mentoring program, etc. Simply saying 'I'm providing free financial planning to my clients as a service' wouldn't be something I'd be on board with. I say that as someone who doesn't charge for my financial planning, so I'd fit into that category currently. I just don't think it makes sense to have anything that's not independently verifiable accomplish the CE requirement.
Charles	Swanson	None. Community service ms and pro bono activities have nothing to do with CE and maintaining technical competence. If 10 hours of a new 40-hour requirement can be met with community service just keep the requirement at 30 hours. Mixing community service into the equation undermines the importance of technical competence, and ultimately of the CFP certification.
Anastasia	Taber	It seems like a good idea to encourage more pro bono hours - any organization that helps facilitate working with lower income individuals one on one could count. Max number of hours - 10 is fine.
Kenn	Tacchino (Widener University)	teaching and pro bono work
Julie	Takkunen	Being a community professional volunteer teacher in a high school for a finance unit. Community Education courses (these take a lot of preparation. Each hour should count for one hour of CE). Volunteering for mentorship at Advocates for Family peace of other such organizations. Volunteering at the local utility companies working with community members behind on their bill and needing budgeting skills and debt management.
John	Talleur	I think this is overall a good idea. Don't have much feedback on what a good cap would be in terms of hours and trust the boards judgement.
Landon	Tan	I think as long as someone is doing like 10 hours of coursework to keep up then the rest could be pro-bono work. There is such a hustle to work with wealthier clients that poorer people have no access to financial services, when they're the ones who would benefit the most.
John	Taphorn	I support the initiative. Probably more lasting value
Christopher	Tarashuk	I think 10 as a maximum is appropriate as CE should encompass new topics learned. Teaching should extend to seminars given even if it is about basic financial topics. If a small presentation is done in an underserved community on how to start becoming financially stable, communities would be helped. I believe this would also improve the public view of CFP professionals.
Christopher	Tasik	No opinion - while I do serve my community it is not in my capacity as a CFP® professional.
J Lawrence	Taunt	I think 10 hours would be the max. I think all of the above should be considered but it will be difficult to control and monitor which is why the max of 10 IMO
J Lawrence	Taunt	My primary concern is the continued piling up of CE requirements from regulators as well as the CFP board, I fully understand the importance of CE but piling one requirement on top of another is ludicrous. FINRA has significantly increased there CE requirements, many States have now adopted IAR CE requirements,

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		Insurance, the American College, all have CE requirements. It has already gotten to be too much. Piling on more not improving anything, I am now up to 5 required ethics courses. Does that make me more ethical? I hardly think so.
Kriti	Tawfik	Over the years, I have volunteered with a nonprofit organization that offers tax preparation and financial services to low-income individuals, families, and small businesses. This experience has been deeply rewarding, providing me with valuable hands-on experience. If the CFP Board were to recognize this type of service as continuing education, it would not only elevate the value of the CFP designation but also set it apart from other credentials in the field. I believe offering up to 10 CE hours (roughly 1/3 of the total) for such service would strike a balance, enabling professionals to make a meaningful impact in their communities while ensuring ample time is dedicated to coursework.
Don	Taylor	I think the activities need to relate to the profession. Community clean up days wouldn't count. At most service-related CE hours shouldn't be allowed for more than 1/3 of the CE requirement.
Josh	Taylor	How are you going to monitor this? Are you going to allow community service for Global Warming conferences? This seems to be a rabbit you are going to regret. Some of this might work but how is it preapproved or tracked as credible?
Kevin	Taylor	Allowing CFP® professionals to fulfill part of their CE requirements through community service is an excellent opportunity to promote the profession's commitment to social responsibility and ethical service. Activities such as pro bono financial planning, teaching financial literacy, mentoring aspiring financial professionals, and contributing to non-profit organizations in financial education would be highly appropriate. These activities not only provide valuable service to underserved communities but also help professionals refine communication and problem-solving skills in real-world contexts. However, it is important to strike a balance to ensure service-related activities do not entirely replace traditional CE focused on technical and regulatory updates. A reasonable maximum of 8 to 10 hours of service-based CE credits within the two-year cycle could provide flexibility while maintaining the integrity of the overall education requirement. This approach would encourage CFP® professionals to give back to their communities while continuing to advance their technical knowledge and expertise.
Travis	Taylor	I don't believe that swapping pro-bono hours for CE hours is appropriate.
Travis	Taylor	This will be ripe for gaming, and diminish the impact. If the board's desire is to increase service-based contributions by CFPs, create some sort of recognition program for CFPs that accomplish those metrics.
Victor	Tedesco	None it is not education
Douglas	Tees	Not a fan of CE through community service or pro bono work. They are different animals - pro bono work is likely employing skills you have, CE is meant to keep you current and build on your skills.
Alexander	Theodore	I believe allowing one-half to three-quarters of CE requirements to be fulfilled through community service is appropriate. Teaching, especially, is a great way for one to learn. Helping the under-served is a worthy cause.



# CFP BOARD

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John	Thomas	The 6000 hours is extremely high bar and difficult for candidates already in other related roles to transition to CFP status, would prefer equivalent to 2 years full time rather than 3 years.
Gay	Thompson	I do not believe pro bono work or mentoring (while wonderful endeavors) should count as CE. Teaching should, as instructors must learn or be proficient in the material taught, which meets the standard for CE.
Jeffrey	Thompson	10 hours of service related CE hours makes sense.
Kevin	Thompson	I understand the value of pro bono work, yet many of these professionals need to build a business or are using pro bono work on the back of someone else's salary. We need to quantify what pro bono actually means.
Jim	Thorpe	Serving non-profit organizations by supplying investment management services, business development, etc. would be nice.
Adam	Thurgood	Community service is not continuing education. I oppose trying to link the two together.
Jamie	Thuss	I don't think this should be more than 20%-25% of the total CE requirements simply because that work may not be as sophisticated or challenging as other topics could be.
Charles	Tiblier	10
Ian	Tollefsen	It should be separate from CE but this should a requirement.
Sarad	Tomlinson	I generally don't agree with pro bono being included. However if it were, teaching planning topics I would be supportive of
Kieth	Tong	Board exam is much easier now and is not respected by highly experienced advisors/planners!
Sam	Torrez	I think that teaching and mentoring, as well as pro bono should qualify for CE. Working full time does not always allow a rep to take a CE course for CFP credits.
Lynn	Tramontano	I'd say it's pro bono so the professional is giving back. I'm not a fan of gaining a benefit if I'm truly pro bono.
Michael	Treinen	this sounds good
Patrick	Trimp	Between interns and free lectures, we complete many pro bono hours. You making it a CE issue detracts from it being a voluntary act of kindness to my community. I'm tired of faceless institutions detracting from my time and energy with rules THEY BELIEVE are good for me when they don't know me or my practice. No, pro bono work should not be granted CE credit. It cheapens the entire concept.
Cary	Tucker	Years ago, I attended a CE conference for lawyers, which featured a panel discussion about estate tax returns. I noticed the person sitting in front of me (probably an attorney) arrived with an amused smile and spend the entire length of the estate law presentation just doing sudoku puzzles. I certainly don't expect that the CFP Board needs to scan the entire audience for a CE course and make sure everyone is really paying attention. Seeing how it is possible though to be in a CE classroom and not really gaining education, I am inclined to ask how the Board will determine if a pro bono event qualifies or is satisfactory for CE credits? Should the Board try to confirm that a CFP® at the Financial Planning Day is providing

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		financial planning services? In contrast, if a CFP® is doing critical operations work, making arrangements with leadership at the library, advertising and promoting the pro bono event, etc. would that leading manager and supervisor CFP® also be granted CE credit. I recall that most of the CE opportunities I see contain some fine print that the class, article, video, etc. has been officially approved for CE credit. How would the CFP Board approve CE credit for pro bono activity?
Jeffret	Tudas	Pro bono should be just that. Helping others and receiving no reward.
Nicholas	Tupaj	Community service for CE requirements is a fine addition to grant professionals as it only expands their CE-gathering capability. The maximum number of service hours should be 10 hours at a 1:1 or 2:1 ratio. The above listed examples are acceptable, but should be defined more.
Spencer	Turkal	I think roughly a quarter of CE could be completed through either pro bono, teaching, mentoring, etc. without have a negative impact and perhaps having a positive impact on the industry as a whole.
Halle	Turner	Pro bono work should be allowed on a 1 to 1 basis
Jeff	Turton	Pro bono work does not equate to CE at all. The whole point of the CFP certification is to insure a standard for the public and CE insures advisors are staying up to date on various topics. By lowering CE hours in favor of those that do pro bono work, you are weakening the credibility of the marks in the name of trying to get a good public perception so that you can advertise the number of hours of pro bono work done
Peter	Tuz	All of the above, but I would limit the maximum number of hours to 10 per year
Rob	Typher	For service hours from pro bono work, I think up to 10 hours counting towards CE, on an HOUR FOR HOUR basis, is reasonable. I just don't understand why the board wants to diminish the value of pro bono work, e.g. 3 hour = 1 CE hour? We want more CFPs to serve via pro bono hours, why would we want to discredit the value of that work?
Ann Marie	Tyrrell	I love the idea of providing education in schools. More about finance should be taught. Also, pro bono could be volunteering to teach financial literacy classes at domestic violence shelters and homeless shelters.
Ryan	Uhle	I believe that 5 hours of service related CE hours should be permitted and it can be fulfilled through teaching and mentoring middle school to high school students.
Christian	Urbina (Prosperitus Wealth Advisors)	I support allowing CFP® professionals to fulfill part of their CE requirements through community service. This change values giving back and enhances professional development. Pro bono financial planning, teaching, mentoring, and community involvement are impactful. Allowing up to 50% of CE hours through community service encourages more CFP® professionals to engage in these activities, balancing traditional education with meaningful contributions. Community service provides CFP® professionals with unique opportunities to apply their skills in real-world situations, often under challenging circumstances. This hands-on experience not only reinforces their knowledge but also helps them develop empathy and a deeper understanding of the diverse financial needs within their communities. Moreover, engaging in community service can enhance

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		the reputation of CFP® professionals and the financial planning profession as a whole. By demonstrating a commitment to social responsibility and ethical standards, CFP® professionals can build trust and credibility with clients and the public. Incorporating community service into CE requirements benefits both the profession and the public, recognizing the importance of giving back and encouraging CFP® professionals to make a positive impact. This approach fosters a culture of service and professional excellence, ultimately leading to a more inclusive and supportive financial planning community.
Tamara	Uribe	If you are considering 3 hrs of pro-bono = 1 hr of CE; then I would suggest 10 hrs max of CE or 30 hrs of pro-bono.
Abigail	Vachon	I don't believe pro bono work should constitute for continuing education hours.
Angelo	Vacirca	Pro-bono and conference presentations are good ideas. 10 hrs. max for CE
Jan	Valecka	Community service allows the CFP to connect to others within their community to the reality of financial literacy and need for others to have access to guidance through planning. It's a way to use our experience and hours of learning to help others.
Paul	Valentine	I think maybe teaching or mentoring would be good
Darlene	Van Beek	I do support allowing some pro bono work to count toward CE requirements. Specifically, I believe financial coaching for Habitat for Humanity prospective homebuyers should qualify, as it is a well-organized program that provides structured materials, encourage personal financial literacy and debt management and adheres to a no-solicitation policy. Additionally, other structured pro bono opportunities, such as financial education workshops for underserved communities, could be considered. Regarding service-based CE, activities such as teaching financial literacy courses or mentoring aspiring CFP® professionals may also be appropriate. However, the Board should carefully define qualifying activities to ensure they align with the intent of maintaining and advancing professional competency. Lastly, as for the maximum number of service-related CE hours, a range of 5 to 10 hours seems reasonable. That said, I encourage the CFP Board to analyze past CE submissions and share data on the actual usage of pro bono or service-related CE. A data-driven approach would help determine an appropriate and practical limit while ensuring CFP® professionals can meet their obligations effectively.
Adam	Van Deusen	I think any client-facing pro bono work would be appropriate. I've learned a good deal about different types of clients and their needs through volunteering as a planner, mentor, and financial literacy class instructor. I think being able to fulfill 50% of the CE requirement through pro bono service would be appropriate.
Brendan	Van Egeren	In a perfect scenario, there should be required CE for new tax law and regulation changes, while the remaining hours can be reached through pro bono work. There needs to be more incentive to help those that need it the most.
Neal	Van Zutphen	if a certificant is required, then, 100% of their CE requirement should be allowed to satisfy the 40 hours - If a practitioner, then, the 10 new hours required seems reasonable

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Hannah	Varnado	mentoring should count for a few hours even if only through the CFP program.
Dominick	Vetrano	No - either you are learning - new things as the board should target to be competent - or not. Normal work is more valuable as pro bono or teaching. Either you want educated CFPs or not. If the goal is education.....then stop with this degradation.
Andrew	Vidal	Agreed with all of the above. I do not think this avenue should allow for more than half of the CE requirements to be fulfilled.
Gregory	Virant	Events at colleges to share about the industry (i.e. business seminars, career fairs, orientation or speaking to finance/business classes) would be great. I also agree with pro bono work (i.e. VITA), teaching, mentor programs and would cap at 15 hours (allow a 1-1 ratio).
Jared	Virtue	I feel that pro bono work encapsulates the professionals who pursue and maintain this designation. Additionally, it's great engagement and marketing to our community which is needed in encouraging more households and businesses to hire CFP professionals. Also, it will help encourage more individuals to enter the profession and we need this. Our impact and growth will be significant from this addition. The reporting, tracking, and certification of this will be interesting, however, I feel it's a great directional move for us all. I'm all for having CE hours permitted at a high level. I do feel it's important to require specific CE on very industry relevant topics and we don't want to crowd this out. I'm a huge believer in improving your craft from active participation and practice.
Solon	Vlasto	I am glad teaching and mentoring are possible activities that may contribute towards CE. I worry about the logistics of tracking though, the teaching is probably easier to monitor than the mentoring. Mentoring might get difficult since the definition of what includes mentoring might be very difficult to standardize. If there is a confident solution there though, I think that might be worthwhile.
Garrett	Von Behren	I think you'd have to establish tight guardrails to ensure the community service CE is actually doing its job continually educating the respective CFP professional. I could see individuals taking advantage of this and not receiving the long-term benefit of a typical CE activity.
David	Voth	Teaching and mentoring should be included as CE. Maximum hours of credit should be 5 hours.
David	Wachter	Max hours 60
Ezekiel	Waisel	Pro bono financial planning, community outreach, free educational programs, investment education. I think the maximum should be 10 hours of CE earned with 3 hours of pro-bono valued for 1 hour of CE.
Kyle	Walchli	Na
Becky	Walker	Don't raise the CE requirement to 30 hours! Only so much time in life to get things done now!
Christian	Wallace	All Pro-Bono hours.
Ethan	Wallace	Pro bono financial planning such as through a university program - see Missouri State University's program with Dr. Jana Phillips - JanaPhillips@MissouriState.edu She brings in local professionals to partner with students in her financial planning

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		program and students who need help. It is a win for everyone involved and adding CE as a benefit to professionals may help increase these types of programs across the country as they get more support from the professionals. Another that I may be great related to improving knowledge around our tax system and tax prep would be CE for VITA Tax clinic volunteers. They provide free tax returns for qualified (often low income) individuals. This is something they helped improve my understanding and abilities in tax planning.
Zach	Wallace	0. Volunteer work is volunteer work.
Robert	Walls	Typically, CE is held to address any law changes or changes in practices. This can normally be achieved within 20 hours, therefore the additional 20 hours should go towards pro bono such as teaching, mentoring or working with young married couples or young folks starting out their careers.
Jennefer	Walsh	It makes sense to me, but maybe in the format of the certificant who completed such pro bono work, teaching, mentoring, or other service-based contributions applying for credit with the Board once it's complete. Perhaps you have a format for this application so that the Board can accept or deny based on the content and applicability.
Brandon	Walters	No opinion.
Lori	Walters	I would include workshops for children. Viscerally, I think 10-15 hours would be the maximum.
Michael	Walther	I think that the CFP(R) Board should allow a greater number of CE credit hours for presenting seminars and webinars. Ideally up to 20 hours per year.
Cody	Ward	CE is CE and pro bono is pro bono. Why risk blurring these lines?
Victoria	Ward	I believe teaching, mentoring, or any educational activities in schools or clubs would be appropriate. Falls in line with pro bono work, giving of time to others to help, educate. Could be part of the 10 hours of pro bono work possibly.
Shar-Ne	Warren	Yes--I think this is a tremendous way for us to serve our communities. Here are my suggestions: Pro bono work: 3 hours = 1 CE credit Mentoring: 3 hours = 1 CE credit Teaching: 3 hour = 1.5 CE credit 15 hours max CE credit offered to encourage more community related activities. It's good for the CFP Professional, the community, and for the CFP Professional brand (public image).
Richard	Waters	I really don't see how it is logical to allow for CE requirements to be fulfilled through community service if you are not allowing relevant experience and/or length of time as a CFP professional to maintain or even reduce the current 30 hour requirement. So, while I support outreach-based contributions, there needs to be some recognition that we, as certificants, are already supporting a lot of that through our annual dues. Accordingly, a portion of those dues should be applicable to CE in general, or outreach if desired rather than asking for additional contributions when we pay our annual dues.
Beth	Watts	I prefer CFP professionals go through current organizations that provide pro bono work. I worry if teaching is included it becomes a sales opportunity for the CFP Professional and then stops being pro bono work. Mentorship is important and provides value to new CFP professionals but not the community at large.

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Saviez	Wazir	I guess it's a pretty mid decision.
Rhonada	Weaver	Yes, community service would be a perfect way to incorporate CE hours. Teaching a class at a local school, philanthropic events, etc.
Dianne	Webb	Teaching. That is the only one that will increase the CFP's competency. To me, the other items are just a part of my job as a CFP but do not increase my knowledge - which is the purpose of CE.
James	Webb	Pro bono work is important for our industry but probably a max of 5CE hours should be allowed.
Lisa	Webb	I understand the need to bring on more CFP professionals. I have had my certification since 2005. It seems like the exam has gotten much easier or you have changed the pass/fail acceptance rate or something. Please don't lower the standards. Thx.
Derek	Weed	I appreciate community service, but don't think it should count as continuing education.
Jeffrey	Weeks	I don't understand how any of these activities increase the knowledge of a practitioner and don't support any of these (or similar activities) counting towards CE.
Shannon	Wegner	Weakening the argument of why CE is important if it can be fulfilled by doing community service.
Curt	Weil	This could be a complicated mare's nest. Should service to the Board - say on an ethics committee or exam question writing qualify? How about serving on the Board of the Foundation for Financial Planning? Teaching in a school setting - at what level? Swinging a hammer for Habitat? Serving food at a local church at Thanksgiving? In any case, the idea of rewarding public service is a good one, it dilutes the concept of CE, which is to maintain competency in financial planning subjects. Were this to become possible, it should be limited and require documentation.
Mark	Wells	Its hard for me to quantify. I would pick secondary education as my number one place for pro bono. Children are woefully unprepared to make basic financial decisions.
Jerome	Wenner	If I was a Civil War professor over the past 10 years and the new school year started. What part of the Civil War has changed since I last taught that curriculum. No way should anyone be allowed to achieve CE through that method. Laws change and CFP's must constantly be willing to update their acumen as part of holding the CFP designation. If you allow this type of thinking to continue - you simply nullify the credentialing standard. Don't compromise.
Jensen	Weynands	Teaching and mentoring sound nice. I don't know if I'm qualified to comment on the number of hours. (:
Learning	What	budgeting, planning, seminars. Administrative burden of reviewing seems onerous though so I don't know that it would be easy. I'd rather have quality CE, 30 hours, and lower membership dues then the CFP Board taking on low value work

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Jack	Wheeler	There's no continuing education aspect through volunteering. I get the experience requirement for this, but they should be either reading, in a classroom/conference, or on a call learning for CE requirements.
John	Wheeler	pro bono, teach and mentoring on the activities of financial planning would be appropriate. Service-based work that is not directly applying the skills of a CPF would not be appropriate.
John W	Wheeler Jr	I certainly feel that teaching courses for the CFP Certification should count. Other activities unless through the Board would be difficult to measure quality.
Ben	White	Allowing CE credits through community service is a fantastic idea. This would not only benefit current practitioners but would increase the board's reportable 'pro bono' impact across the public sphere. Limitation should be placed on what will be allowed to count as community service (i.e. teaching, mentoring, public speaking). The proposed allowable community service hours and 3 to 1 ratio is a great starting point.
Gaius	Whitfield	Generally, I oppose this measure. I worry that the broad definitions of teaching, mentoring, and/or other service-based contributions provide too many options for professionals easily to obtain CE hours without benefitting from learning new information.
Christie	Whitney	No more than 5-8 hours of this type of activities to count as CE. It would seem unclear whether it's an elevating exercise in terms of competency or not.
Vickie	Wicks	I'm not sure Community Service would be something I would think is permitted? Unless you are teaching financial literacy courses?
David	Wiedmeyer	No, there should be no service-related CE permitted.
Tyler	Wiegert	The whole amount should be allowed to be fulfilled this way. CE is not a useful source of information anyway. It is just a set of commercials put on by investment companies. As much as possible, free avenues that actually benefit the community should be created to fulfill this requirement if it's going to exist.
Austin	Wiese	If the amount of ones CE is capped out on what can be fulfilled via pro-bono work I do not see a significant issue with it.
Steven	Wightman	Crediting articles, workshops and books honoring the CFP designation and public service to build ever stronger community connections.
Jennifer	Wilken	I believe this could be very beneficial for the public at large to gain advice, education and mentorship and the CFP professional should be able to account for this and offset CE hours.
Ryan	Will	Teaching or mentoring doesn't allow the advisors to learn new information or updated laws and shouldn't be part of continuing 'education' requirements.
Andrew	Williams	I think it is a great idea to encourage pro bono or philanthropic activities for CFP professionals, but I do not think it is productive to tie the pro bono work to CE requirements. We as professionals need to take our education more seriously.
Charles	Williams	I believe CE requirements should primarily focus on activities that directly enhance professional competency. That said, and as a former educator, if the Board chooses to allow service-based contributions, certain activities could be appropriate, such as: Pro bono financial planning for underserved individuals or

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		nonprofit organizations, ensuring those in need receive quality financial guidance. Teaching financial literacy in schools, community centers, or nonprofit programs to promote financial education. Mentoring aspiring financial professionals, particularly those entering the profession through career transition or underrepresented groups. However, to maintain the integrity of CE requirements, any service-related hours should be capped at a reasonable percentage—perhaps no more than 10-15% of the total CE requirement (i.e., 3-6 hours per two-year period). Additionally, service activities should involve structured, documented learning components that contribute to the professional development of the CFP® certificant.
Ronald	Williams	I am VERY proud to be a CFP and have been since 1993. I love most of what you are doing for our profession and I'm doing my part in my small corner of the world to forge new paths as well to make our profession The best Profession of any of the money related professions. I created over 50 new financial plans for clients this year, we did pro bono work - we updated over 320 financial plans for clients and we get no credit for the work we do. Then I take a CE test that asks me what a EFT is. We need to have a CE system that is better, not just more hours but better than what we are doing. If there was a way I could submit the hours of research for the planning we do, the podcasts we listen to, the 90 minute quarterly State of the Markets I deliver to my clients that take over 3-4 hours for me to research and create an outline every quarter, the probono work and the work with new clients that pay a fee to work with us. The ongoing service work for existing clients - for example I had 940 client meetings last year and 507 were review meetings with existing clients. Every meeting is updating their financial planning as well as other preparation and then the meeting itself. I will say I like the special CE for Ethics by itself as a requirement. Either as self study or in a class, I always find something useful in those credits.
Jacqueline	Willilams	The experience of school teachers, who taught Financial Planning, Accounting, or Finance should also be considered as relevant experience.
Abigail	Wilson	Teaching financial education classes in the community, providing free webinars, etc.
Jonathan	Wilson	I believe there should be no limits on the amount of CE someone can qualify for in any one area. If a practitioner loves securing CE credit via pro bono work, let them have at it. Also, if a practitioner enjoys simple study and test approach, that should be supported also.
Roger	Wilson	Speaking for myself, I'm thinking thta many of us as CFPs provide a lot of 'Pro-Bono' activities (Hours) to clients and non-clients that are never reported nor do we have an expectation that we be given CE credit for.
Ethan	Wing	I would say it should cap out at 10 CE hours. Service level related would need to encompass one of the CFP board competency standards
Alexander	Winstead	The maximum should be 30 of the 40 hours as execution is important however, mentoring, teaching, and providing financial guidance to non-profits are all great ways to do pro-bono work.

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Sam	Winter	Pro Bono, Mentoring and Teaching are all valued and important. However, the designation is intended to reflect competency. Financial Planners are hired and compensated for their expertise in this area and need to demonstrate an ongoing commitment to remaining educated. Diluting this requirement with other avenues to complete CEs will hurt the main purpose this designation serves. To the extent the CFP Board wishes to promote Pro Bono, Mentoring and Teaching then I recommend a discount to the annual recertification fee be put in place. Maintain the integrity of the designation, provide an incentive to these other areas that grow and improve the profession.
Nicholas	Wolf	Pro Bono service to groups like Junior Achievement should qualify. They have courses where you teach for 5 hours about financial literacy to your local schools.
James	Wood	I do not care if the pro bono hours count but what will be in place to prevent people gaming the system? How is it verified and tracked?
Christopher	Woodard	CE hours should be about maintaining your knowledge on applicable subject matter. Moving away from this for CE hours is not something I support. I feel community service is very important part of being in the personal finance field, but getting CE hours for this does not make sense.
Loryn	Woodard	I think this is a great idea. Doing good in the community is always a plus - what about acting as a fiduciary on a 501c3. Accounts may not be with the CFP but it the 501 is trying to get off the ground and is in need of direction.
Tyler	Woodbrey	Teaching, mentoring, advising incoming professionals or people in need of debt assistance.
Robin	Woodell	I believe the teaching and mentoring is going to be more and more important in the continuation of talent in our industry. I am all for this.
Mike	Woodham	Teaching financial planning related courses that are not sales presentations. courses must be educational content only. Public and private seminars would be acceptable I have taught a comprehensive retirement planning seminar through a local public library as an educational service for six years, the course was approved by the State of Alabama for CE credits for CPA's & Attorneys. This type of pro bono, teaching, etc., should be included as part of our continuing educational requirements imho.
Leah	Woodly	The only pro bono work that should count toward CE requirements is perhaps teaching.
Mark	Woodruff	Maximum of 10 of the 40 hours.
Laura	Woods	I believe we should allow pro bono work and community service hours to fulfill part of the CE requirement. It should include all community service from teaching, mentoring, servicing on boards, helping out at homeless shelters, animal shelters, helping disaster victims with anything they need (cleanup, making calls for aid, filling out forms with them). There is a lot of good we can do and you never know in these situations where our knowledge will be useful to help others.

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Jared	Woodward	I think having a cap on pro-bono hours is relevant. I would also add educational workshops or events that are put on through a library or community education program (non-sales dinners) would count towards the pro-bono hours.
Kevin	Worthley	pro bono service and teaching financial planning concepts are appropriate.
Jim	Wozniak	Why would you create a limit on number of CE hours permitted? If someone like me near the end of my career, and I want to help those who really need our help more than others, why limit those hours??? Why should there be a ratio of 3:1? Are those who need help not as valuable? What if it's leap year and it's sunny outside? That should qualify as 2:1 right?
Jeremiah	Wright	none. The CFP is a mark of professionalism.
Robert	Wright	Teaching CFP courses should potentially exempt from CE or reduce the CE requirement significantly. If we are teaching the coursework to future candidates we are certainly staying current on educational topics. this will also incentivize more of us to become instructors and give back to the new generation of planners.
Laurence	Wulker	No because the problem is not solved. Perhaps for a few but most individuals with a CFP want to help their clients but given the constant changing of laws and regulations, it is very difficult. And the longer that you are a CFP, the more difficult it becomes. Again, the CFP broker needs to be independent and somehow compensated.
Elissa	Wurf	10 hours max (assuming 40 hour requirement) (so 25%). Pro bono work, teaching, mentoring, writing articles or books (with a pre-determined standard based on length not time--see how the CPA societies do this) would all seem to qualify.
Connor	Wurm	Pro-bono work and teaching should be allowed to fulfill part of a professionals VE requirements.
Robert	Wyble	pro bono work
Lingpeng	Xiao	Many CFP® professionals may lack the time or resources to engage in community service, and ensuring the quality of such service can be challenging. The continuing education (CE) requirements are designed to ensure that professionals are competent, knowledgeable, and ethically compliant with the standards, rather than focusing on community service. In a nutshell, CEs are intended for professionals to enhance their knowledge and skills, not for giving back to the community.
Jason	Yockey	CE should be focused on current issues relevant to the industry, not pro-bono.
Michael	Yoder	I would like to see a huge effort behind CFPs promoting financial literacy in high schools and colleges, and to have these count toward both CE and pro-bono hours. In addition to benefiting students by instilling good financial habits, they could open their eyes to seeing the profession as a viable career path, which could go a long way toward attracting the best and brightest students. Not only could this have a massive long-term impact on our profession, but some practitioners might be more comfortable fulfilling their pro-bono hours through presentations like these rather than 1-1 settings.
Stephen	Yoskowitz	If members of the CFP Board recognize the hours put into pro bono work, teaching, mentoring or other service-based contributions as being just as valid as

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# CFP BOARD

CERTIFIED FINANCIAL PLANNER BOARD OF STANDARDS, INC.

First name	Last name (c/o firm name, if applicable)	Response
		sitting in a room going through the conventional planning processes, I don't see why the number of hours permitted should be limited.
Elias	Young	I don't have an opinion on this.
Machaka	Young	I think all of the categories listed above are appropriate. Half of the required CE hours should be able to come from community service as defined by the Board.
David	Younis	This should not be permitted. Working for free is not the same as being educated. You could do bad work for free.
Ian Zabel	Zabel	I in general feel that the experience qualifications are a little
Erica	Zacharie	As stated earlier, I am a law graduate (J.D.), and I believe that many more law graduates would join the CFP profession if the CFP Board revised the JD requirements to allow those with the J.D. degree, but without a bar (active or past) to accelerate their path. This would open up the CFP to the diversity you are looking for, as many non-traditional lawyers (J.D.'s) and ADR professionals would be able to add the CFP certification without sitting for an unnecessary bar exam, which is far more tedious than the other peer credentials (CPA, CFA, CLU, ChFC, PhC, International CFP). Additionally, the CFP's scholarship opportunities are not realistic for career transitioning candidates. Most folks don't career transition at 40--they do so BEGINNING at 40. Therefore, cutting off scholarship and mentorship at age 40 discriminates against working adults aged 40-65 who are much more likely to successfully transition into CFP practice.
Konrad	Zagzebski	Teaching at a approved CFP university - 20 hours per year. Mentoring - 10 hours per year. Pro bono work - 10 hours per year.
Martin	Zalikowski	No more than 10 credits per year should be allowed for pro-bono work, such as teaching or mentoring.
Daria	Zalewska	I think CFP professionals should be able to serve their community through pro bono service. There are so many people who can't afford financial planning, but absolutely need it and this would serve both CFP professionals and the public. I think 10 hours should be the maximum of hours permitted. I am wholly supportive of this and would entertain doing this to help others. I think teaching and mentoring should count and it should count if done in schools and community centers.
Bradley	Zapp	I think community service to satisfy CE is a great idea
Arrash	Zare	Yeah because you are teaching people the ins and outs and that in itself is showing your mastery of material
Mark	Zeigler	I believe the maximum amount of service related CE hours should be 50% of the required hours. You need to encourage and support pro bono work while at the same time getting the intended value out of the CFP CE requirement.
Jeffery	Zemp	Mentoring, coaching/teaching, volunteering in schools.
Nancy	Zhai	It would be especially helpful to allow community services to satisfy experience requirement. However, many of the pro bono opportunities are only available to CFP professionals which makes it harder for candidates to do so. The board should seek partnership with the organizations that provide pro bono

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		opportunities so more candidates have the access to engage in these. I think the maximum number should be 50 hours
Jennifer	Ziegler	I would use a maximum of 10 hours of service related CE to be used towards either the 30 or 40 hour requirement. I do think staying abreast of new tax laws, industry changes are also important.
Donald	Zolfo (Midwest Investment and Business Advisors, PLLC)	Pro bono work, teaching, mentoring, or other service-based contributions are all fine. Special focus should be on educating young adults from high school age through age 30 on personal finance and financial planning as a necessity in life. 10 hours service related hours could be applied.
E	A	Teaching financial planning at an accredited educational institutional might be allowed for 5 or so credits BUT never for all CE requirements. PRO BONO should NEVER be used as CE requirements or it is NOT PRO BONO. Never more than 5 CE hours per recording period should be permitted to anything that is NOT independent and accountable and provided as a professional financial planner. Pro bono should never be used to provide credit towards CE requirements.
Matt		I believe that pro bono work should be encouraged and rewarded. If the number of hours is NOT increased, I would allow for up to 6 hours. If it is increase, I would allow for up to 16 hours. I would think the CFP® professional would need to submit some sort of general log of hours for accountability without making it too laborious.... maybe the date, basic description of the work/service done/provided and number of hours. This could even be done directly on the cfp.net website.
Sean		Zero hours. If CE is about making sure we are staying on top of all of the latest law changes and planning strategies, community service does not fulfill that goal at all. I am a firm believer in serving your community and currently spend many hours volunteering in my community serving as treasurer for a non-profit, but this does nothing towards helping me stay current with the latest laws, etc.
Shara		While I don't believe pro bono work should count towards CE (I still view that as experience, not education), I can see how some teaching or mentoring could potentially count towards continuing education, so long as a syllabus is submitted that proves said teacher/mentor is teaching/mentoring based on up-to-date standards, and not pulling from out-of-date material. If the required hours are 30, then maybe 5 hours should count. If the required hours are 40, then 10 of those hours teaching/mentoring should suffice.