

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 any additional comments you may have about the proposed changes to CFP Board's Competency Standards for CFP® certification.

First name	Last name (c/o firm name, if applicable)	Response
Laura	Abbott DeCarolis	thank you for considering my opinions
Hamid	Abdollahi	Changes are like a paint brush adding more color to painting, making it more vibrant and distinctive. However, the frame that holds this painting remains unchanged. This is the beauty of change: it enhances the existing work while staying within the established framework. We should appreciate these changes. To truly transform the painting – to enlarge the frame – requires a different perspective. We need to re-evaluate the painting's original intent and consider the evolving demands of society.
Robert	Abendroth	Please do not increase the CE. More is not better. We should be focusing on quality, especially as the CFP population is increasing dramatically.
Jessica	Adams	No additional comment.
Lucas	Adams	More hands-on practice opportunities in CE. Book learning is great but planning is not a regurgitation of facts, it is a living breathing entity that requires finesse, around-the-corner thinking, and emotional intelligence...and also a crap-ton of book knowledge. What a wild ride!
Patrick	Adams	The obvious objective appears to be driving/forcing and recording pro bono hours from members.
Dennis	Adler	By far the change I am most in favor of the increasing the flexibility of the experience requirement. I personally have suffered because of how stringent the current requirement is as it really does not consider career changers. Extending the periods before and after the CFP exam are essential to making it better. I am not even sure why the experience can't be partially just plan 'life experience.' with a standard. Should a young person who works for 3 years for a financial institution be granted the experience requirement when a person who worked in business for 25 years gets no credit if its 10 years prior to the exam? Why is the exam even the fulcrum - why not the completion of the courses, or 1/2 the courses. People spread out their education and experience when life changes. Consider especially people who serve their community (members of the armed forces, police or health care workers) shouldn't some of that experience count. I am not saying that experience in the finance industry isn't better than experience elsewhere -- it is for sure -- dealing with people in general is a skill that many financial professionals do not have and they can more easily finish the requirement. I want to add a comment about the CFP Board itself. Often times I

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		have found when calling the board for help the people employed by the Board (in the DC office especially) are not particularly helpful. They tend to be rule makers instead of problem solvers. They rarely advocate for CFP candidates. They often don't pick up the phone - too many left voicemails. They often don't answer emails and they are often not accountable to the people they serve, namely CFP members and candidates.
John	Aguilera	I don't believe the requirements should ever be lowered or made easier for people to become a CFP. It is this higher standard that the public expects. I know and manage very good advisors who are not CFPs but lack the commitment to the industry and therefore their clients to be better. They do care for their clients, but they do not know enough sometimes to coach their clients in the best way.
Richard	AhKao	Reemphasize to allow qualifying experience to extend five years after completion of CFP exam. This benefits the candidate as well as potential employers. If I was an employer, I would hire a candidate that already passed the CFP exam versus a candidate that had not yet passed the CFP exam.
Aaron	Ahlstrom	Again, start providing us something for the \$455 we pay you every year. Funding the CFP bowl and wasting millions of our fees we pay you doesn't help us.
Nicholas	Alcorn	As someone who possesses multiple professional certifications/designations, as well as maintaining state-specific CE requirements, adding an additional 10 hrs every 2 years is quite frankly daunting. I understand that CFP is the Gold Standard for financial planning, and I want it to stay that way, but I feel like this is a pretty discouraging change for existing CFP holders. I really can't emphasize enough how much I hate the idea of doing EVEN MORE CE when I'm already well over 100 hrs per year in commitments because I have gone the extra mile to obtain various industry-specific credentials (NOT JUST THE CFP). The intent of this rule is to ensure that CFP holders are doing their best to stay relevant on industry specific knowledge, not to bog them down with additional layers of compliance and bureaucracy. Not to mention, you know, actually doing your job and serving clients to the best of your ability ... which takes time (to do well)
Mary Claire	Allvine	More CE hours -- and hours specifically relating to updated laws/regulations -- would raise the standard for the profession.
Taylor	Alt	I appreciate the CFP Board's continued dedication to maintaining the standard of excellence. I don't think any changes are needed, but this effort is encouraging, and some of these proposed changes seem like they would be beneficial!
Edi	Alvarez	See above
Christopher	Amenita	I support most of these requirements as shown in my selections and comments. Ultimately, my strongest support is to changes that require a CFP professional to keep up with changing laws, regulations, etc that have an impact on client outcomes when recommendations are made.
Ramzan	Amiri	The changes seem to focus too much on increasing the number of hours of education for CFP professionals, which may not necessarily add value to the profession.
Jennifer	Anders	I want to reiterate my strong opposition to increase required CE courses.

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Carol	Anderson	I'd encourage the board to not micro manage the CFP certificants and the process. Please allow us to do what we do best---work with clients! Changing rules to be more onerous, such as number of CE hours required and mandatory classes in certain years, is not helpful for those of us in the industry. Virtually 'every day' I am doing the equivalent of CE researching questions for my clients. We are a 'life learner profession by nature. CE does not make us more valuable or the mark more important.
Scott	Anderson	Like I stated before, I strongly believe the exam and course work should be harder. Id like to see in person testing for all course work (if we havent reverted back to that) Id like to see a lower mastery pass rate so that we truely have the best individuals with CFP, less CE as a result.
Srihari	Angara	I am a strong supporter of allowing MBA to add to eligible Education standards with capstone course.
Anonymous	Anonymous	Be more competent promoting the designation.
Jaycob	Arbogast	I think it's good to review these every so often, but I think we should not make things overly complicated if we can help it. Keep the rules simple, don't have too many exceptions or one-offs. Make it easy for the public to navigate or they'll just throw up their hands and say forget it.
Stephen	Archer	I would suggest a reduced CFP fee for retired CFP professionals that want to teach, give seminars or do volunteer work and want to maintain the mark and don't generate much by way of revenue.
Christopher	Arnold	I feel strongest that the CIMA designation should not waive any CFP requirements and truly hope that that proposal does not pass as it will dilute the value of the CFP designation. Otherwise, thank you for seeking input about these proposals. I hope that you will thoroughly consider the comments you've sought.
Kirsten	Ashbaugh	Please consider changing the requirement for a bachelor's degree. Unless you are going to require it be in a certain area, I fail to see the relevance. My bachelor's degree is in a different field of study but still counts, while my colleague has relevant experience in the field but cannot be a candidate for CFP because he does not have a bachelor's degree.
George	Ayala	I didn't notice any mention of the 4-year degree requirement in this questionnaire, but one key point raised during the 'Proposed Changes to the Competency Standards' webinar really resonated with me. Professions like doctors, lawyers, and CPAs all require a 4-year degree as a foundational prerequisite, and I believe the CFP® designation should maintain similarly high standards. By holding the CFP® to this requirement, we ensure that the designation remains a prestigious and respected symbol of expertise in the financial planning field. If the 4-year degree requirement were removed, it could dilute the value and reputation of the certification, potentially undermining the trust and confidence clients place in certified professionals. Maintaining the degree requirement is essential for upholding the integrity and high esteem of the CFP® designation.
Raymond	Backers	I agree with increasing standards to raise the bar. I do not agree with changes that will simply make it easier for someone to achieve the designation.

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Jim	Bagnato	Please continue to work to find ways to lift the competency standards to become a CFP and maintain CFP status. I look forward to joining the ranks of this premier group of financial advisors and hope that the standards continue to rise.
Colleen	Baird	That is it! Thank you for asking my opinions.
win	baird	I oppose increasing the number of CE hours above the current 30 hours.
Douglas	Bajor	Thank you for continuing to adapt!
Nicholas	Bakker	Overall, it seems like the CFP Board has implemented marketing strategies and adjusted certification requirements that lower the overall quality of the CFP brand. I believe that the CFP Board has a conflict of interest by increasing the total number of CFP Professionals in order to collect more revenue from annual fees, and they are less interested in maintaining the high level of quality of the CFP marks. It seems like the testing has become easier, the marketing efforts have become less professional, and the requirements for receiving the CFP marks are becoming easier to accomplish also. The CFP Board should not try to make more advisors into CFP Professionals, but should be working on behalf of existing CFP Professionals to uphold a higher standard for the brand and profession.
Dave	Balakrishnan	Revision to the standards must support encourage professionals transitioning from non-adjacent careers. The current requirements are significant barriers and not supported by the evolving industry limiting/discouraging qualified people from pursuing this profession.
Michael	Baldwin	Don't diminish the value of the CFP® professional by making it easier to obtain through easy certifications. If the goal is to be the gold standard of Financial Planning and advice, keep it difficult to get the certification. If the goal is to make it the replacement for the Series 7 or Series 65, just say that and allow anyone with a 7 or 65 to bypass the education requirement.
Christopher	Barker	Dont make it easier to get the CFP like every other educational institution is doing. Furthermore, letting some accountant just sit for the test is stupid. Accountants in my experience work in OPPOSITION to financial planning in many cases. Most of them are trying to reduce taxes today to justify their annual fees when financial planners in many cases are suggesting that clients sometimes pay more taxes today to protect them from higher taxes in the future. Accountants need to stay in their lane and giving them a free pass is not helpful to the CFP profession and designation. Lastly, CE is primarily useless which is why im opposed to it. I have never EVER heard a CFP say to me 'wow, i took this CE course and it was really useful' usually the CE that I do that is useful is going to market outlooks, like a lunch with a prominent forecaster speaking and there just arent 30-40 hours of those opportunities out there every year or two so I end up filling the other hours with useless drivel. Its a waste of time that we can be using to change lives instead.
Lloyd	Barnhardt	While 'diversity' sounds great as a guiding principle, I am a firm believer in merit and hard work. We want the best financial planners in the business to earn the CFP designations. It should never be based on sex, race, sexuality or other criteria.
Marc	Bastien	Thanks for soliciting feedback.

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CRaig	Baum	Overall, I do not think these changes need to be made pretty much at all. The standards are rigorous enough already. I see this as trying to fix a problem that does not exist.
Thomas	Baysinger	I strongly oppose any increase in CE hours I need to complete. I also keep up with Insurance and Trust CEs, so I already spend several hours each month with certification maintenance. Also, I am a salaried employee with no commissions or bonus. Any increase in requirements means and increase in expenses for me and a lower amount that I have to take care of my family. It is also a reduction in the amount of time I have with my family. Being a CFP, with the \$455 annual fee, is almost unsustainable on its own. With over 100K CFPs surely now you could reduce that fee. \$455 times 100,000 members is \$45,500,000.
Chris	Beard	30 hours of Continuing Education, with all there is to do in further serving clients and finishing actual LICENSE REQUIREMENTS that allow us to be compensated in our work- is plenty. Please do no make Certification requirements even harder to achieve, and supersede the other work we should be doing in effectively serving the public.
Leslie	Beck	I don't really understand why the Board feels it is necessary to continually tweak these standards. I've been doing this for over 20 years, and I must say the requirements are just getting more 'particular', not better. I'm not aware of any other profession (other than lawyers, and that's only in some states) that requires pro bono services. Of course it should be encouraged, but that should be done through local chapters of FPA or similar organizations, not from a credentialing body.
Phil	Behnen (Centennial Advisors LLC)	Help Senior advisors by eliminating same ethics courses every year and ce requirements like legal
Brettq	Beimers	I would be interested in removing the bachelors degree requirement in favor of a financial license. Many really good advisors have put in the studying and time to get licensed but do not have a college degree. It seems a shame to not allow them the opportunity to obtain and represent the CFP Designation because they didn't get a general degree while people who got a degree in a totally unrelated field can mark the education box even though getting into financial services is basically starting over for them.
Jason	Bell	The continuous increase in CFP fees and potentially adding more ce feels like a money grab and does not create better planners.
Claudia	Bellars	I think there are cases where an applicant does not need a four year college degree to qualify and become CFP certified. Currently, the four year degree can be in any subject - not specifically business or finance. The Board just wants the piece of paper. Specifically, I give you the case of a person who does not graduate college, but becomes an assistant to a financial professional. After 10 or 15 years, decides they would like to pursue the CFP designation. Likely, at that point, the person is in their 30's - maybe has a family. Going back to college in ADDITION to the rigorous studying and testing for the CFP is difficult financially, but also time

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		wise. The college degree would add years to the process. Again, the degree could be in anything. Many companies are looking at requirements for jobs, and because of the cost of college that continues to rise, many are emphasizing experience and certifications in lieu of a degree. Let's look at this for our profession.
Jason	Bely	The CFP mark appears to me to be approaching the point of over-proliferation. I am in full support of requiring more rigorous CE requirements to hold the marks and I also support the creation of different mastery levels of the CFP certification.
Anthony	Benante	Thank you to the CFP Board for their work and dedication to improving the competency standards. I appreciated the in-person Connection event.
Jon	Benecke	I think the education requirement of at least at Bachelor's degree is unnecessary. I know a number of very successful and very smart FA's who do not have a college degree, are able to pass the CFP exam, yet cannot carry the credential until they do so. I would suggest increasing experience requirement if someone doesn't have a college degree, but not rule them out from qualifying.
Joseph	Benedetti	I appreciate my certification. The fees are high but the benefits are also high. DO NOT mess with the CE Hours. The current requirements are adequate and I am not a child for you to dictate to.
Jo	Bennett	the test should be more about KNOWLEDGE rather than reading comprehension; a more stringent touch point should be imposed on older cfp members. I know many that hold the designation and it doesn't seem like they are aware of the CURRENT regs/rules.
Sean	Bennett	I have no objection to reviewing the standards, but any changes should not create additional barriers to entry into the profession or serve as a means to protect existing professionals. As an elected public official, I regularly see regulatory proposals from professions that use state certification requirements to shield current practitioners from competition, often under the pretext of public protection. While I acknowledge that self-regulatory bodies differ from government-imposed regulations, such outcomes should still be avoided.
Chet	Bennetts	The proposed changes to the CFP Board's Competency Standards reflect a thoughtful effort to modernize and enhance the certification process, ensuring it remains relevant in an evolving profession. Overall, these revisions align well with the goals of maintaining rigor, promoting inclusivity, and fostering professional growth among CFP® candidates and certificants. That said, it will be critical to implement these changes with careful consideration of their potential impacts on candidates, practitioners, and the broader financial planning community. For instance, while flexibility and accessibility are important, it is equally vital to preserve the high standards that uphold public trust in CFP® certification. Striking the right balance between innovation and consistency will ensure these changes continue to advance the profession while serving the needs of clients effectively. Additionally, providing robust support, clear guidelines, and opportunities for feedback during the implementation phase will be crucial in helping stakeholders adapt to these updates. I commend the CFP Board for seeking input on these

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		proposed revisions and look forward to seeing how they shape the future of the profession.
David	Benning	As an an independent RIA with 23 years of experience, I strongly support the opening the accelerated path to CIMA holders. Our firm focuses on comprehensive financial planning and delivered over 270 financial plans last year. As a CIMA holder, I would gladly pay for and complete an accelerated path program. Running a large, growing RIA takes an enormous amount of time and the multi-stage coursework requirement has always been an impediment to pursuing the mark. When I started, the CFP was not the gold standard and I focused on the CIMA, my CRPC and other designations. In retrospect, I should have shifted to focusing strictly on the CIMA and pursuing the CFP. However, I know I could pass a capstone course and demonstrate competency, if given the opportunity. I hope the CFP Board gives serious consideration to the proposal.
Ty	Bernicke	The amount of regulations and CE has become too much, and it is not what I was told I needed to do when I spent the time and the money to become a CFP. I strongly oppose additional CE hours. It is not what I or anybody signed up for.
Robert	Beswick	Compare the standards to CPA professional and see if the CFP is really headed in the right direction.
Joseph	Billerman	None at this time.
William	Bivin	Not necessary.
Matthew	Blair	The rigor of the CFP program is what makes it valuable vs other designations in our industry. As long as this is not diluted, then the marks will continue retain their value.
Kathryn	Blake	I find it very interesting that in the wake of a disastrous ad campaign targeted at high school and college students, the CFP® Board is looking to making the marks less attainable to serious, motivated candidates who may already have careers, but less time than new college grads. I'm unsure of the end game, but it certainly seems to me that the Board wants to bring in young, less serious people (just look at those ads!) and alienate those of us who really want to help clients and have pride in what we do, as well as pride in the marks we earned or are in the process of earning. Please consider supporting career changers in their journeys towards certification; we're a diverse group who have the drive, determination and integrity that the Board is looking for in new certificants. Don't make attaining the marks even more daunting than it already is for career changers!
Peter	Bobolia	We should never cheapen or decrease standards for our profession.
Jose	Bohorquez	Re. requiring a college degree to become a CFP, I fully support it should be required. Whether we like it or not, a college degree in general adds a different perspective to the practitioner, plus signals gravitas to many (most?) clients. Thank you for the opportunity to comment.
Casey	Boland	I'm disappointed that there is not a recommendation to make changes requiring a bachelor's degree. I have more than twenty years experience, yet I cannot hold the CFP designation because I don't have a bachelor's degree. My recommendation is to increase the experience requirement to ten years for those that do not hold a

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		bachelor's degree. These individuals are still required to take the CFP curriculum and pass the board exam. The bachelor's degree education requirement prohibits many racially and ethnically diverse candidates from being able to enter the field. Only 14% of new CFP professionals in 2023 were racially and ethnically diverse candidates. Less than 10% of all CFP professionals are racially and ethnically diverse. While the trend appears to be improving it is a LOW number. Which candidate would you rather have helping you with your finances-planning needs, assuming both candidates met the curriculum and passed the CFP board exam - a CFP board professional with a bachelor's degree in dance that recently met their three year work requirement or a professional that has had relevant working experience for more than twenty years? You continue to penalize professionals that are worthy of the standard of CFP professional. Get over the bachelor's degree requirement. What you are after is a professional that can demonstrate professional excellence to clients. While service hours-pro bono work-mentoring are important to the profession, your survey spent way too much emphasis on these areas for having worked on this project for almost two years.
Ona	Bolton	I think these are good proposed changes and reasonable to keep up with the profession.
robert	bonich	doing a great job for us thank you
Keith	Bonner	Stop diluting the CFP marks.
Becky	Boston	I'm proud to be part of an organization that challenges their status quo, to insure evolution into the future needs of this industry.
Douglas	Bouck	Raising the quality of CE and core curriculum should be a focus, as CFA is introducing the Private Wealth Pathway (which I am also taking in August). Feel free to ask me questions as I pursue both pathways.
Jeffrey	Bouwman	i believe having a college degree before you can use the cfp designation is not a good policy. Just because you have a degree it doesn't make you any more qualified or competent. I think that rule needs to go away
Jordan	Bowersox	Quit forcing pro bono and woke stuff at us and help us be better at being financial planners and stick to that. I hate that the marks after my name have been commandeered and now stand for things oitaide of me being a competent planner
Christopher	Bowman	One item that is currently required that I believe should be reviewed is the requirement to have a college degree. I believe after a certain period of time of being in the industry (maybe 10 years), this university degree requirement should be dropped. There are some incredibly brilliant self taught people who are much more (in my opinion) qualified to be considered a CFP vs someone who simply completed the check boxes but received a degree years ago in a area of study completely unrelated to financial planning.
Bryan	Boyd	I believe the exam standard should return to the prior 285-question/2-day format, but handled via a computer-based testing center as it is now.
John	Boyle	The EA, CPA, or JD should be required to become a CFP. See Circular 230. It's not possible to detach taxation from financial planning. It's unethical to disclose that

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		you're not providing tax advice but proceed with commenting upon tax law. That disclosure is the industry's great big lie.
Jordan	Bradford	I would generally oppose a softening of the requirements needed to obtain and maintain an individual's CFP(r) certification.
Cindy	Bragdon	Great suggestions and proposals. Thank you for your thoughtful work on this!
Nathan	Bragg	Most of these changes are for the betterment of the program. I enjoyed participating in this exercise
Tina	Brannan	Thank you for your efforts.
Alexa	Brascetta	I think the focus on changes should be made to push those in the industry to have to mentor or give back to the newcomers.
Sarah	Brice	I only wish that we could extend the College Education requirement. As a mother; with multiple children going to college; who did not finish college; it's very hard for me to feel secure about returning to finish my degree when It sometimes feels like I am taking away from the savings or goals of my own kids to further my own career. This is a personal feeling; which Is not rational (as most investors are not rational) but I have yearned and worked towards this point in my career and I worry that I will lose my chance to hold the designation if I make any misstep in my classes or if another hurricane comes and destroys our area again and sets us back several months; I worry that I will have run out of time; I will work towards the CFP anyways; and give it my all.
Shawn	Brickler	No comment on the additional changes, but a comment on the elitist requirement that any new applicant have a 4 yr bachelor's degree. I keep forgetting how competent and moral all college graduates are. It's pretty obvious the CFP Board has a goal of attempting to narrate that the CFP designation is akin to the CPA. Our profession requires intellect and competence, honesty and integrity, none of which are guaranteed within a bachelor's degree. I'm sure all the bachelor's degree holders on the board have patted themselves on the back requiring all new CFP certificants be in the bachelor's degree club like they are....Must not have those unlike ourselves in the 'profession'....It's too bad, plenty of associate degree holders (or even just some college) who start working in our industry while young are more than competent enough after years of OJT, and anyone with the intellect required to pass the CFP exam, should be allowed to hold the CFP in my opinion. I have met plenty of 'bachelor degree' holders who lack competence and integrity in my lifetime, and having a bachelor's degree in other fields guarantee's CFP competence how??....While it appears on the surface to be a requirement protecting something, in reality it protects nothing, other than the egos of those establishing the requirement they themselves already hold.
Charles	Bridges	I have a Ed.D in organizational leadership. 10 years experience teaching college business and finance courses. % years experience in financial services, been a successful entrepreneur coaching and mentoring other small business owners for years now among several other notable accomplishments and I still was unsuccessful when I submitted a request for an exemption for the course work, or at least parts of the coursework. I can only imagine the other very competent

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		professionals who may have similar stories. I would like to see a change in weighing the experience one has much more heavily. While course work is important, in my view someone who has demonstrated they understand how to evaluate complex business situations, has credentials related to the field, and has years of experience should at least be given some sort of credit when working to obtain this distinguished certification.
Sterling	Brightman	I have seen many people with the CFP designation working in the financial services industry that do not do actual financial planning. They have the designation to help them further their careers. Adding the requirement to show actual experience doing the planning process and having a supervisor or some other persons sign off on the experience will begin to limit the use of the CFP designation as a symbol only. For example, I have passed the CPA exam yet have never worked as a CPA therefore I am not allowed to carry that designation. That needs to be our standard as well. I did this to teach myself the tax code. Only those of us who actually do the planning process should be allowed to carry the designation. Many organizations limit the products that can be sold to their products. Primarily Life insurance and annuities. Yet the associate will carry the CFP designation while not doing true financial planning and not meeting the fiduciary standard set by the board. We have sufficient CE requirements. Increasing that amount is unproductive time for most of us. There are only limited courses you can take to get your CFP CE. All the vendors provide the same courses. Once you have completed CE courses for say 10 years all you end up doing is repeating courses every 2 years. You could however give some credit for say the IAR courses towards the CFP CE if that particular course from the vendor does not already provide CFP CE. Pro Bono work should give you CE credit.
Nancy	Briguglio (Brightworks Wealth Management)	This is not one of your changes but if the calculator is still being used in the exam that should be removed. Using a calculator with all of our accurate technology is like using an abacus when we had calculators. The exam should be current- new tax law, risk free rates, etc should be relevant.
Jack	Brod	This set of recommendations is incremental at best. It inches the profession forward. Missed opportunity. We understand addressing competencies is not as exciting or fun when compared to all of the programmatic initiatives. But competency standards are the very core of why CFP Board even exists. I believe you are not fulfilling your commitment to the public by leveraging an opportunity like this to make real, positive change to the standards.
Emily	Brown	No additional comments. The proposed changes seem fair and justified.
James	Brown	I feel the CFP has earned the respect of potential and existing clients that it doesn't need to make the standards more stringent.
Mark	Brown	In general- make the conditions less restrictive. fewer CE hours- fewer years of experience to apply for exam. I say 5 years of experience and then you can take exam.
Al	Bruchnak	no opinion

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Timothy	Bryant	Enforcing regulations is hard work. Adding more controls and requirements without explaining the issue management reasoning is not proper leadership.
Lanny	Buchwald	Looking over these proposals I see nothing that addresses the ageing and retirement of those current members going forward. The Board should be looking at retaining those members who are currently in retirement or looking to retire. I have no doubt that there are members in retirement that would like to continue to support the CFP Board and the work they are doing. The Board may want to consider looking at this issue of retaining retirees and come up with new standards so that these members can continue to support the Financial Planning Board going forward..
Chad	Budy	Refer to my comment on the bachelors degree requirement if they possess experience over 7 years in the industry
John	Butcher	Please tell me this isn't it.
Nick	Cafaro	The CFP certification is difficult to obtain, which is why it holds prestige. I understand we need more CFPs, but that will happen naturally through supply and demand. We should maintain the difficulty to become a CFP, otherwise the designation will lose significance.
Richard	Callaghan, Jr.	to secure 30 CE credits takes time and approximately hundreds of dollars. To increase CE requirements is an increase in time and money to secure these credits. 30 hours is nearly 4 full 8-hour work days and approaching one work week and should be sufficient for CFP to keep their skills sharp.
Christopher	Cameron	No however I am in favor of adding equivalent service to satisfy college education. For instance a music history major can obtain CFP marks easier than an experienced practicing advisor who may not have completed a bachelors degree. If the new rules are being amended to demonstrate competency then a review of experience should be considered in lieu of a formal bachelors degree.
Chad	Campbell	Seems important to maintain high standards including pre-exam classes and experience and exam taking. It should be hard if CFP wants to set a standard.
Michael	Carillo	In general, I feel the requirement (specially experience and exam) is too relaxed and should be adjusted to be more rigorous
Sabrina	Carlson	If we want to encourage pro bono work, what if that was a separate requirement rather than added onto the CE?
Donnie	Carpenter	I think it is a good thing to move the needle and make competency a higher bar for the industry. I just don't think most of the proposed changes actually work toward that goal.
Anthony	Carter	I believe that these changes are all beneficial long term, specifically for CFP Candidates seeking certification.
Steven	Cass	I feel it's important to continue the high standards to become a CFP professional in order to maintain the integrity of the mark.
Alex	Chan	Overall, I agree with a lot of the proposed changes.
Melody	Chartier	I understand why some of these changes are being proposed but I think to 'bring us in line' with CPAs, JDs and other designations is a false equivalency since the CFP is not a matriculated, degreed program. Allowing pro bono and service hours

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CFP BOARD

CERTIFIED FINANCIAL PLANNER BOARD OF STANDARDS, INC.

First name	Last name (c/o firm name, if applicable)	Response
		to qualify for CE credit is an excellent idea as is rollover hours. However, increasing to a 40 hour requirement so our designation appears to be on par with other matriculated designations is not the way to raise our credibility as CFPs. I believe the general public does not know or really care about CEU requirements so 30 or 40 hours will not make a difference to their engagements. I also don't think a new 40 hour requirement will be helpful for recruitment of next gen practitioners and practitioners from marginalized communities (time and money). Also, as I mentioned earlier, what the governing standards for the Board? How do we know they are competent to decide specific coursework to maintain certification? Additionally, everyone is not a cookie cutter practitioner so the Board recommendations may in fact knee-cap some practitioners. I know that this is a thoughtful endeavor and I hope that you will thoroughly consider the ramifications of proposed changes. Thank you for asking for input.
Jeenchen	Chen	None.
Jeffrey	Chesner	Glad to share my input.
Jonathan	Childs	Other than a few proposed changes, I agree with much of the new requirements and standards.
Jacob	Chrysler	The most difficult aspect of using the CFP is that there is no business planning (i.e. how to build a financial planning practice) as part of the cfp certification. It would be beneficial for new cfp's to understand how to build a career and/or business after passing the exam.
Anthony	Cisek	The issue with CE is not the coursework, most of it is interesting and genuinely beneficial. it's the deadlines and requirements that are different across multiple agencies and organizations which makes the idea of increasing these unpalatable.
Daniel	Clark	I honestly feel like the mandated CE credits that I do are more like busy work. I use Kaplan, and recently, they are charging fees for submitting credits, multiple exam try's, etc.. Much of the material is outdated or not applicable to what we do on a day to day basis.
Brenda	Clarke	Do not lower the standards to become a CFP!
Daniel	Clothier	I believe all changes should be mindful of those already in pathways and any change should have a multifaceted approach that accommodates the certification's various sects of community.
Monique Rene	Coates	May or may not be directly related: For some who apply for & happen to receive a scholarship offer, is there any way to qualify them for a guaranteed offer of employment once they receive their CFP certificate? Thank you.
Gary	Coats	None
Lisa	Cochran	My only comment is that the changes should be for the better good of the CFP community as well as communities at large and not to be misused by those that can create loopholes due to privileged circumstances. The standards in place are great and hold certificants to a high degree of integrity and competency. However, I understand there is always room for improvement. I just hope it's not to prevent less fortunate candidates from obtaining or maintaining certification or less fortunate citizens from receiving financial planning services they need.

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Chris	Cohan	I feel that having an education requirement should be looked at closer or even eliminated as a requirement. Most professionals don't have a degree in the financial planning industry so why this is a requirement doesn't make sense. Also, for potential candidates like myself who didn't go to college to get a degree but was able to due the work to obtain a CHFC designation, an RMA designation, pass the series 65 and is sitting for the 6 and the 63 should show competency over having a degree in a completely different field. I would have sat for the CFP if this wasn't a requirement, even though I know I would have 5 years to complete the college requirement.
Steven	Coker	I actually find it objectionable that you continue to push so hard to provide CFP Pro-Bono hours. I personally provide huge numbers of hours doing Pro-Bono work, but none of it involves Personal Financial Planning. From being an officer on a local Neighborhood Council to being on the board of multiple environmental 501(c) Non-Profit organizations to volunteering at a local school on their Governance and other Committees, none of these qualify as CFP Pro-Bono. But they require significant amounts of time and effort, and greatly benefit my local community. I feel very left out of your efforts to acknowledge the contributions we professionals make.
Erna	Colborn	Would like to see the list of designations recognized on the CFP website expanded. I have at least one that is not available for recognition on the CFP website but are recognized by my firm.
Adam	Coleman	A bachelor's degree is an arbitrary requirement that should be removed. There should also be additional accelerated programs to bypass or test out of the education requirements if you have experience in the field.
Audra	Collett	It seems like the proposed changes for the most part is weakening the process of obtaining the certification and maintaining the certification. This is very disheartening.
Danielle	Converse	With the increase in colleges/universities offering CFP course work with the ability to take the exam immediately following graduation, I think there should be provisions around how internships or work during undergrad count towards the experience requirements. I don't think a 22 or 23 year old straight out of college has the experience necessary to be a CFP practitioner.
Alyson	Coran	Please do not increase to 40 hours
John	Corrigan	I have no problem with any of the changes, despite the tone my comments may have. All I ask is to document the justification for the change, define the intent of the matter, and consider any consequences or intended cause-and-effect. I would encourage you to read 'The Tyranny of Metrics' before you finalize anything.
David	Corry	I think the entire scope of changes are relevant and designed to keep the CFP® designation aligned with the ever changing needs of the clients.
Luke	Costa	I believe that as long as changes that are being proposed help to better qualify CFP professionals for their line of work and their fiduciary responsibilities, we are headed in the right direction. Making changes to allow for more individuals to

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		receive the marks more easily would have me hesitant to change, as I hope that the CFP standards are strengthened rather than weakened over time.
Beverly	Cox	good luck
Stephen	Craft	I would encourage the removal of all restrictions on the experience requirement. If someone is investment advising, then allow all hours to be in investment advising. Same with retirement planning or other practice areas. If someone plans to teach, then allow all 6000 hours to be in the classroom.
Andrew	Creme	It should be more difficult to be a CFP where it's held more like the CPA or CFA if you want long-term credibility.
Jose	Cuevas	Some of these changes aren't warranted.
Rachel	Currington	I think the CFP board needs to remember they are trying to remain the pinnacle for financial advice, and for the CFP designation to be hard to achieve and maintain.
Michael	Curry	I think there were some great points brought up here within the proposed changes. However, I don't think we should be making it any easier or more convenient for the public to obtain CFP® certification. I think that will dilute the quality of professionals who carry the marks. If anything, I think we could raise the bar somewhat in terms of requiring more experience and/or more education. This is an amazing accomplishment for those who put in the work. I really think we would be doing a disservice to our professional community by making it easy to obtain certification. Something that sets us apart from the non-CFP® practitioners is that our barrier to entry is set higher than theirs and the quality of our work product shows that. The truth is that not everyone can be a CFP® practitioner. But if we make it too easy to earn the marks, then we'll have diluted the professional community and could lose some of the reputation we've built over the years.
Michael	Custer	Not really thanks for all you guys do. I like that the CFP can help distinguish who financial planners are from the salesman who sell everybody IULs, Annuities, Whole Life Insurance, etc where it doesn't fit. I think that should be one focus of the CFP moving forward. Make sure it's clear that we do planning not sales. Also, not sure about the advertisements of laying on the couch and such saying it's a 'perfect job'. If you're doing good work you should be working hard and always trying to learn new things to help the family's you work with. Better commercials would be things like planners giving good advice, studying tax laws, explaining & teaching complex finances to help people. Also, I heard the new CFP is only a few months to complete, I think they should have to put in enough effort to learn things and time needed. Thanks for all you do!
Ross	Cutler	I am satisfied with the current structure. However, I have concerns about the additional Continuing Education (CE) hours. Many states are now incorporating their own 12-hour requirements, and organizations like NAPFA and other designations also require CE. As a result, the number of required CE hours is continually increasing. I believe that most CFP® Professionals already exceed the 30-hour requirement through their various education hours.
Michael	Daley	In general, I believe the Board should be focused on making the entrance to certification more stringent, and maintenance of the credential less stringent.

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		Assuming one has the fortitude to persevere through the education, experience, exam, and ethical components of certification, one can likely be trusted to fulfill his or her professional obligations following certification without as many hoops to jump through. This is in part why I prefer shorter experience windows---if one is committed to the profession and to doing what it takes, 5 years is more than adequate to gain the required experience.
Nicholas	Dally	I believe some of the proposed changes will further advance the CFP certification and profession in a positive way. While I don't necessarily agree with all of the proposed changes (increased CE and pro bono credit), I don't feel that any of the proposed changes feel unreasonable.
Bryan	Daly	I am very excited about the possibility of improved and expanded CE for CFP. Here are some suggestions to enhance CE offerings: Focus on more interactive and practical learning experiences (e.g., case studies or real-world simulations). Incorporate emerging topics and industry trends. Increase oversight to ensure a high standard of course quality across all providers. Offer affordable and accessible options, particularly for independent or small-practice professionals. Expand emphasis on soft skills training and client-focused strategies. Addressing these concerns could enhance the effectiveness of CE programs, ensuring that they add value to CFP professionals and their clients.
Emily	Dannemiller	I would be interested to hear more about the rationale behind the proposed changes.
David	Danvers	Changes look progressive and good for the certification.
Galan	Daukas	We should have a retiree category
Brandon	Davies	The fact the bachelor's degree requirement was not included in the list of proposed changes is extremely disappointing. You are allowing individuals with no more than a bachelor's degree music plus a few years of being an associate to achieve the CFP marks, but not someone who has 20+ years experience plus an international CFP designation? Come on.
Amber	Davis	I believe that the CMA should be added as an additional pathway.
Betty	Davis	I think 30 hours of CE is sufficient to keep abreast of the new laws and rules. I do not think certain CE topics should be mandated by the board. They may have no relationship to some CFP® practices.
Patricia	Davis	I think the CFP Board should revisit this education standard: 'Hold or earn a bachelor's degree from an accredited university or college within five years of passing the CFP® exam'. A CFP is a noble career with so much education and training required. Why is a BA also a requirement? Would consider a path for smart High School Graduates that are not compelled to continue to college but love finances the opportunity to be part of this amazing profession.
Susan	Davis	A competent CFP® must be aware of current events, both financially and more broadly speaking, in order to be effective.
Garrett	Dearden	Do not fall for the dilemma of choosing QUANTITY of CFPs over QUALITY of the CFPs who earned their marks. Having an objective of increasing the quantity of

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		CFP professionals will backfire in the LONG term if the standards are lowered to accomplish this short term goal.
Michael	Dechiario	I think anything that bolsters the competency and experience of CFPs is good. The criteria should not be watered down. It's a very important role the CFP plays in clients' lives and over time the marks should garner the same level of respect as JD or CPA etc. They are not there yet.
Rose	DeFrank	I believe that 30 hours of CE every two years is sufficient. Adding an additional 10 hours provides an opportunity to learn more, but can be a burden for planners who are already learning sufficiently with the 30 hours currently required.
Leonard	Del Gallo (DFS, LLC)	I hope my comments add value to your ultimate decision on the changes. Thank you.
Miguel	Delgado	I think there should still be a way for people who didn't finish college to have a pathway to the CFP.
Jeannette	DeOrchis	none
Dan	Devine	I don't see any asking for feedback on the diversity component. Feel that majority of CFP® professionals (along with majority of the current country's cultural moment, of which are our clients and the people we serve) are done with focus on DEI initiatives. We want to have a credential that means something based on competency, merit, and good work. Not a political club. We would like to be politically neutral in tone. Sorting people by race/diversity characteristics is not neutral.
Ashish	Dhamal	Like the new changes, there were a couple of items I am unsure about were Carryover requirements.
Patrick	Diamond	NA
Michael	DiGrazia	N/A
Ryan	Dillon	I strongly oppose the first change to the experience standard and believe this would limit the candidate pool, which would also be detrimental to the overall CFP professional community as it would restrict and limit backgrounds of the professional community.
Douglas	Dirksen	Thank you for considering increases to the maintenance standards. The standards need to be attainable while practicing as an independent planner but also need to reflect in an ongoing manner the initial commitment required to obtain the certification.
William	Dishman	I applaud your efforts -- thank you for volunteering your time.
Brian	Dixon	Competency is very important. Our clients expect those with the CFP designation to be competent at planning.
David	Doherty	I understand the necessity of CE but want to make sure it does not become overly burdensome for CFP® professionals from a time and expense perspective.
Mitch	Doman	Thanks for asking for our feedback.
Michael	Doorbal	I'd like to see less emphasis placed in the areas of margin accounts (Investment sales related). As general financial counselors we are seldom called upon to be experts in this area. Most of us are hardly ever going to use this area of expertise

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		as we have the means of using computers for solving problems if ever they come up and also as we are affiliated with other experts who do this type of work on a daily basis.
Daniel	Dorval	Real world planning experience is going to produce far more competency than CE courses.
Sallie	Doty	No other comments.
John	Duda	N/A
Kenneth	Duetsch	Please don't increase the CE hours requirement. The tracking and reporting part adds additional 'no value' work to our plates.
Josh	Duncan	Thank you for sharing the proposed updates and allowing comments. There was obviously much sacrifice to bring the proposals to this point and I am grateful of the volunteers who have done the work thus far.
Blaine	Dunn	Thank you for letting us provide input.
Dylan	Dwyer	I would be in favor of tighter regulation on programs that satisfy the education requirement. At present, the education requirement is a rubber stamp through most programs. My education requirement was satisfied via a program that allowed unlimited retakes of exams, lax grading standards, and boilerplate 'homework'. This effectively makes the CFP designation a single exam requirement with a ton of administrative headache ahead of it. I would be in favor of multiple exams that are each shorter, similar to the CPA program. For example, one exam covering insurance and estate planning concepts, another including tax and investment concepts, and so on. This would both increase the rigor and exclusivity of the marks and more effectively test candidates on their knowledge of these concepts.
Barry	Eckhardt	The changes seem reasonable.
Richard	Eddy	Regarding the Accelerated Path, you might want to consider an MBA as a qualified academic program.
David	Eggleston	I did not see it mentioned but I strongly disagree with requiring a college degree as a precursor. Many CFP'S attained the certification previously without it and I don't feel that it is a necessity to be an effective CFP. Experience, ethics, course specific education and testing will provide an effective screening for the most qualified candidates.
Kevin	Ellis	You are on the verge of going a bridge too far. I know some certificants that have talked about dropping the designation. If you push me far enough, I'll consider doing the same. I don't need this.
Ivy	Emerick	I like the way you are thinking.
Nicholas	Erwin	This is a very welcomed step. Let's continue to strengthen the standards of the CFP® while at the same time helping those who need it most.
Brandon	Estrada	No comments on this.
Roy	Fakoury	PLEASE, do not allow for additional exceptions to the Accelerated Path! Thank You!
Jeff	Farrar	thanks for the refresh. 90% was great.

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Joseph	Favorito	I think too many of the changes the board has pushed in recent years have diluted the quality of the CFP's in the marketplace. It seems as though the quest to bring in new people has not been centered on the quality of the people. When I entered the industry in 1997, a CFP was greatly respected. Today, many people I meet with the CFP marks are not terribly knowledgeable.
David	Fedorka	NA
Tyler	Fedrick	Many of the changes that are proposed sound nice on paper but it does not add to the value of this designation. Nor does it help. Changing the CE is not going to help and you will create an instance where CE providers have an increasing choke hold on a practice.
Frederick	Felder	I am strongly opposed to adding additional CE for all of the reasons I stated. The CFP board needs to recognize that CE comes at a financial cost and a significant investment of time. I do think that ongoing CE is important and helps us all improve our ability to be outstanding financial advisors in our community, but adding a 25% increase in hours on top of the recent IAR CE requirements is excessive.
George	Fernandez	As I previously shared, I would like to see Practice Management concepts be included as part of the CFP CE requirements. Throughout my career, I've seen many CFPs struggle with their businesses. While they could certainly attend courses that would help them with running their business, I've found that planners will often prioritize CE courses over those that with no CE - even though they know it would help them run their business!
David	Fernelius	I have had thoughts about letting my CFP lapse after 30 plus years. If I were to survey my clients I would suspect that the CFP designation is not the main determinant for why they work with me even though at my firm we have a requirement that all advisors must be a CFP. Don't make it harder for us to do our business....please.
Ray	Ferrara	There has been some conversation to change the requirement of a college education to hold the CFP(R) designation. While I get that it can limit those that enter the profession, I know of no other profession that waives this. Why take a step backward? Finally, I applaud the Commission on the work done. It is not an easy task and requires significant time and effort which unfortunately usually goes unappreciated. Thank you for the work and for the opportunity to respond.
Christina	Ferrer	More CE is not appropriate.
Emerson	Fersch	As I've said, whether people want to admit it or not, there are so many different designations and letters out there that can be earned that the investing really has no idea what differentiates one from another. And because of that, My experiences that these designations don't matter. I question every year whether I should even bother renewing it, but there's a part of me that feels like I did put in the work and should probably keep it. There's been so much talk about promoting the credentials over the years, to make it some sort of industry standard, yet Year after year The only changes that seem to happen are a rehashing of ethical standards

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		and semantics. Sorry if this bruises some peoples feelings, but this is the observation from a guy who held this designation for over 25 years.
Alice	Finn	My overall thought is that CFP professionals should be smart, good at math, and be able to do 'sanity checking' on information and situations. I was disappointed when I saw an ad on television that implied that you did not need to be smart/good at math to be a CFP. That dumbs down the whole profession. No amount of continuing educational requirements can make up for that. Instead it feels like it should be hard to become a CFP (requiring high intelligence and morals) and then the continuing education should not be onerous and bureaucratic.
Kathryn	Fisher	I've already stated my biggest concern: lowering the requirements for becoming a CFP hurts the profession and, more importantly, the clients served by people in the profession. If the concern is that we aren't bringing on enough new CFPs and that there's not enough diversity in the profession, figure out how to get more people in the pipeline with mentoring, information, etc. Lowering the standards is not the way to do it.
Tim	Fliam	None
Michael	Fogarty	No additional comments.
Ed	Foltz	Said enough. Less is more related to overall rules, staffing, costs, etc.
Sierra	Ford	I believe it is important for changes to maintain the integrity of this certification, while not increasing the barriers to entry.
Adam	Fowler	I think you need to reconsider the reasons a CFP would want one. Do they earn significantly more than their peers? We know what clients get in the way of substantial improvements to education and process. But what does the advisor get? As a CFP for a decade, other than the education, I've not felt like there is an equitable trade off for the requirements and fees. Clients still pursue non CFP relationships all over the country and seem to still not have a preference.
Hank	Fox	While I appreciate and applaud the Board's efforts to update the Competency Standards to reflect current times, these should not come at the expense of preserving the current high bar to obtain and use the CFP® mark. During the Board's January 23 webinar reviewing the proposed changes, it seemed that the goal of many of these proposals was to ease, not enhance, the path toward certification. The Board should not be 'watering down' the certification requirements to achieve diversification or demographic goals. Rather, the Board should remain focused on and committed to ensuring that CFP® certification remains THE standard of excellence for financial planners, and that consumers remain confident in that trust when selecting a CFP® professional. Regarding the Education Standard, I support maintaining the current requirement of possessing a 'bachelor's degree or higher (in any discipline) from an accredited college or university.' Although I do not possess a degree in economics or finance, I did obtain a science degree, which helped me develop analytical, communication and interpersonal skills, all of which are transferable and fundamental to providing financial planning services. I believe that maintaining the current education requirement As the Board continues efforts to elevate the status of CFP®

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		certification with other credentialed professionals, I believe that a college degree imparts a certain level of discipline and respect commensurate with those of similar professions. Accordingly, I strongly support maintaining the current Education Standard serves the greater good of the profession and the public.
Mike	Fox	It's already too easy to pass the test. A thinner herd would actually benefit the profession instead of trying to let anyone with a pulse qualify. Being a CFP(R) has lost its value as it's become easier to obtain the certification to get numbers up and win some PR war.
Gloria	Franz	I truly believe that if the majority of the advisers had access to the CFP training early in their careers we would have a much better type of adviser in the industry.
Adam	Friday	As a financial advisor with 30 years of experience and no formal degree, the education requirements should be modified to allow FA's with over 20 years of experience to have the education requirement waived. This would allow qualified participants who have met all the other criteria to utilize the CFP mark. I can tell you that at 60 years old and 10 years of expected practice on the horizon, getting a four year degree is out of the question. Thank you for your consideration.
James	Friddell	I like increasing our standards and encouraging the growth of our standard of excellence.
Marc	Friedman	I think the Board should also consider allowing corporate financial planning experience to be counted toward the experience requirements as well. Corporate financial planning experience is directly applicable to demonstrating a professional's ability to provide unsupervised financial planning, but yet that is not permitted under the current standards. This is especially relevant to more mature professionals who may have experience visible in different ways than the typical, younger candidate.
Guy	Fulcher	CPA's are a breed differently as they exhibit their expertise daily and this organization does not recognize that fact
William	Fuson	I wish the CFP board would move back to the shadows and not be so proactive and trying to constantly change things. The CFP marks are legendary and it feels like more change has been pushed in the last 2-3 years than the first 7 years I had the marks. It's not needed. Keep the education requirement long/ keep the test hard and you will weed out bad players on the front end. Once people are in, trust that they have completed your process to represent the CFP marks. Make us attest to ethical standards, keep the CE at 30 hours...it's all good and working. It now feels like there is a push to micro manage the advisors and it's not wanted and is unnecessary. Trust your own process that worked for so long.
John	Galbraith	None
Guillermo	Gallegos Binder	I appreciate the opportunity to have a voice in this process. It means a lot.
Jim	Galpin	Some of these proposal scare me. I feel the CFP is letting emotions play a bigger role and is willing to sacrifice effectiveness, for a good image. Don't let people who do not have the intent, or the ability to become better in their field hide behind a 'good turn' for the day. We can have high standards and still do good things.

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Rachel	Garner	I am pleased that this is being reviewed and the commitment to growth while also keeping the strong standards is a huge benefit to the profession as a whole and each individual. I'm proud to be part of this!
Allen	Garner Jr	I believe there has been sufficient response within the context of the questions for you to gain a sense of where I stand and believe important.
Kenneth	Garwood	Always a good idea to examine and reevaluate what keeps us at the top of our profession. Thanks for all your efforts on our behalf.
Ara	Gasparian	I appreciate the effort to review requirements and stay up to date with the times.
Tom	Geist	Please keep the 30 hour requirement unchanged.
Kevin	George	This should remain a capstone of a designation that defines a career to new heights and instead the board is focusing on a designation for all. I'd hate for this to become the new bachelor's degree - a bunch of debt for everyone to have the same credential.
Michael	Gibney	Thank you for addressing this.
Martha	Gibson	PhDs with differing concentrations, such as Political Economy, should be able to petition for the accelerated program. There are concentrations in various departments that are every bit as relevant, if not more than CPAs or JDs.
Sarah	Gilkeyson	Thank you for considering my thoughts regarding the above items
Jonathan	Gilliam	All proposals seemed equitable/fair to me. There were no proposals that stuck out to me as being 'crazy.'
Joseph	Gitto	None
Bruce	Glor	Overall the changes seem appropriate. Just another comment, for what it's worth...I do not think we need to include the word 'diversity' in our mission statement or materials. Diversity needs to happen naturally and organically. Diversity should not be a mandate or a substitute for competency and personal motivation....IMO.
Peyton	Glover	I realize that I may not understand the reasons for some of the proposed changes, as I have not been privy to the discussions that led to their creations. I have faith that these are all well intended. I would like to reiterate that I would like to see the Board repeal the 5 attempt limit on exams. I believe that as people mature, (perhaps young college students without life experience, or those who blank on testing) they may be successful once they are able to connect the arbitrary CFP dots to pass the mysterious CFP exam. (After all, we all know that each time the exam is given, the focus and the scoring changes)> Also, I would not mind participating with the CFP Board and organization to help improve the profession.
Heidi	Goertzen	Continue to require a 4-year degree as part of the standards. Removing that requirement lessens what the CFP represents - to those that can use the marks and the public. I wouldn't pay for a CPA who didn't have a degree. I wouldn't pay for an attorney that didn't have a degree. I wouldn't see a doctor that didn't have a degree. A degree is the foundation that all additional designations and expertise is built on. A designation that does not require a degree should be different than the CFP and should be conveyed as an apprentice or junior designation.

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Ajith	Gopinathan	Do not have an opinion right now.
Nic	Gordon	Thank you for pushing this profession to stay current and challenging to show the public why individuals with this designation should be viewed as the pinnacle of personal financial advice.
James	Graham	Keep the 30 hours every two years as is.
Marcus	Graham	I believe that increasing the CE hours will not have a positive effect in the long haul. Advisor who want to learn more would be required to sit for an entire work week out of 2 years just to complete CEs which could hinder their time digging deeper into specific topics that are important to their Clients. The advisors who breeze through the CEs without an intent to learn will continue to do so and so no additional learning will be gained by the increased coursework. If you want more knowledge to be gained, having adaptive training sessions such as live events and webinars would be more effective in increasing the knowledge of CFP professionals because everyone learns differently and increasing their workload but not changing the content would just cause more resentment. Additionally, these advisors have other securities and insurance CEs they are required to complete in addition to the ones required by the CFP board.
Daniel	Granucci	CFPB needs to fix their stance on what being a fiduciary means. There are entirely too many 'CFP Practitioners for marketing purposes only' that can't do any functional planning and are still telling the public that they are a fiduciary. NAPFA is becoming the standard for fiduciary planners which is an embarrassment to the CFPB and highlights the lack of willingness for the CFPB to take a hard stance with bad advisors at big firms that pay a lot of dues.
Joseph	Griffard	While well-intentioned, I think most of the proposed changes add unnecessary complication to the CE process. I feel confident saying that most of us have other licenses and other business obligations outside of our CFP-related duties.
Andrew	Griffith	I would like to see a mechanism that requires the CFP holder to annually report back to the CFP Board the course completed, the date completed, the title of the course completed, and the proof of the course completed (e.g. certificate of completion). I have one professional association that requires me to do this and, even though it is in an inconvenience to me, I recognize that it is a good practice. The IRS solved this problem by simply requiring the CE provider to report my completion of CE to the IRS as it happens.
Brandon	Gromadzki	do not drop the standards to become a CFP - this designation is struggling to build credibility compared to CPA , JD, CFA, and barriers to entry should be raised to achieve this.
Lesley	Gross	CFP(R) certificants have all put in the work to attain and maintain the designation. If the decision is to move forward with these proposals, the Board should provide an Emeritus status for those of us that have earned and maintain the CFP(R) designation.
Kathryn	Grover	I'd love to hear when, if these proposed changes are approved, they will go into effect because the timing could mean a lot for folks like me!

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Phil	Guerrero	Keep experience as part of the requirement. Do not go to 3 of the planning process topics. At the end of the day, while we may be trying to get more people using the marks, we need to keep the standards as high as possible. Don't make it easier. Young adults are getting better with finance, and financial planning is now taught at pretty much every university. The attraction to the CFP is there. Keep the standards high.
Levi	Gunn	I like the creativity and new ideas are always good to consider. I'd just look at changing requirements that would increase the standards, ethically or professionally, rather than just adding things to make it sound complex.
David	Haas	I would like to see the CFP board work more with state regulatory boards and the NASAA to align CE requirements and at best waive some of the IAR requirements with CFP requirements. It was very disappointing that NASAA used a commercial organization for CE certification and completely ignored the CFP board. To make the CFP significant to the public it needs to be significant to the regulators!
Edward	Hadad	I do think requiring some CE on specific topics that are very relevant to new subject matter is a good idea.
Michael	Hadley	Why are we making this easier? The pass numbers are up, the test seems to be easier than years past, there are more CFP's than ever now, why are we watering it down further, if anything the test should be getting harder and this should be the 'super bowl' in financial planning not common place.
Patrick	Hagan	The main goal after you become is a professional CFP practitioner. Working with clients and other professionals add to our value and education. More class time takes away from real life learning and education for the clients and community we service. If there is an issue with individuals not following guidelines the board should take action sooner against those who do not follow the ethics requirements.
Andrew	Hall	Thank you
Gina	Hall	I think allowing flexibility is fine, but directing what someone learns is concerning to me... If the Board has 'control' over what our CE is on, they are influencing the way to continue to learn for clients. I worry that the Board may or may not have the same interest in helping clients as I do. I worry that the Board is more worried about politics and I'm more concerned for the family member that is sitting across from me...
Jason	Hamilton	Im happy the CFP board is going toward raising the standard vs lowering. But since much CE is not that valuable I don't see the value in going from 30 to 40 hours. Plus state IAR CE plus requirements for orgs like NAPFA.
Trent	Hamilton	are yall hiring
Mark	Hammaren	The CE requirement is difficult and expensive to meet. Relief needs to be given - less hours so it is less expensive.
Noah	Hankin	The CFP® certification should aim to make the process more rigorous, ensuring that only those who truly possess a deep understanding of personal finance earn the designation. Easing the requirements dilutes the quality of the profession and

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		diminishes trust for consumers, ultimately harming both the industry and those seeking professional advice.
Marijean	Hansen	Please allow someone like me who has been a CFP for 38 years to reduce our CE needed.
Renee	Hanson	I have previously expressed my concern over diluting the marks. With these proposals I do not feel heard nor do I feel the Board is improving our brand but rather trying to grow a community by addressing the lowest denominator. It is very sad to see this be the case. We don't see it in the legal or accounting profession. You can't enforce moral behavior but you can enforce standards.
Tim	Harder (Quotient Wealth Partners)	We appreciate the CFP Board reviewing the expectations and requirements for certification on an on-going basis. Historically, it feels like the Board moves in the right direction and the proposed changes seem to indicate a continued focus on improvement. The approved coursework, study programs for the exam, and the time to prepare for and take the exam itself are enormous investments that many of the firms that support the CFP® certification take on an on-going basis. Any efforts the Board makes to improve the transparency of success of these endeavors and reduce the cost would be very helpful to all of us. We are always going to support the CFP Board and the mark. With regards to ongoing education: Like ethics, the CFP Board has the responsibility to require education on highly relevant and timely issues that impact our profession and should take a strong view on updating our collective skills. Just be mindful of increasing time and cost impacts to the certificants and firms that employ them. Also, good luck in defining the level of relevance. The Board might consider '2-6 hours of industry update' depending upon the magnitude of changes as part of the ongoing education like the ethics requirement.
Dean	Harris	N/A
Josh	Harris	None
Brenton	Harrison	Strongly disagree with the increase to the CE requirement. Even for professionals who are doing well, each one of us is watching our costs increase across the board in every area of our profession. If there were a justification for the increase I would be happy to pay it, but simply adding for adding's sake does not consider the other certifications, fees and expenses already being paid.
Ryan	Harvey	There is a balance between maintaining high standards and being inclusive. Please choose the high standards. The CFP has value because it is exclusive, not inclusive.
Michael	Hathaway	What is your process for identifying proposed changes? What is your process for considering, and then 'approving' them for public comment?
Robert	Hedenstrom	When I was certified in 2006 there was the promise that after 15 years, I believe, I could keep the CFP® marks earned with no further requirements. As I head into my 20th year of certification, is the new company willing to consider honoring the old company's promise to any degree?
Alana	Heim	The difference between my CPA CE and CFP CE is the actual time it takes to earn credits. My CPA credits are based on 50-minutes for 1 credit hour, and courses are

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		created to align with this. Every time I take CFP courses, especially the new Ethics approved Beacon Hill course, my 2-hour credit CE took more like 5 hours to complete. If you should add an additional 10 hours, please know it will likely add 2-3x the time to 'get 10 hours'. Given your example of receiving 1 CE hour for 3 hours of pro bono work, I do not agree with your math and expecting someone to spend 3x the time to meet the requirement.
Adam	Heinlein	The CFP Board has written many emails in the past stating that the number of CFP professionals is down. This email asks for donations to improve and strengthen the profession. The profession needs an advocacy group to understand and support the needs of professionals rather than just money. The CFP Board has become an entity unto itself and has caved to more and more regulation, fees and requirements to maintain membership in good standing. The profession continues to suffer under the weight of ever-increasing regulation and requirements as demonstrated by NAASA's 12-hour ethics requirements. Does this prevent or reduce dishonesty or increase competency? I haven't seen any proof of this, but it does generate more fee revenue for the regulators. The proposed change by the CFP Board will only reduce the number of CFP professionals. Maybe the goal is to create a small exclusive group. I have visited with other CFP professionals that have commented that if these changes are implemented, they are likely to give up the use of their CFP marks. Although proud of my CFP designation, I may consider that myself. I would rather support an organization that promotes our profession rather than one that harms it. Is the CFP Board yet another regulatory organization or will it advocate for its members in the future. The success or failure of this proposal will be a large indication on whether the CFP Board considers itself more important than its membership.
Tiffany	Helleson	I believe in maintaining strict and ethical requirements in order to uphold the integrity and standard of excellence that these marks hold. If things become too easy, too broad, it's like finding a Louis Vuitton bag at TJ Maxx. The brand becomes diluted. That does not serve the public, especially in an environment of alphabet soup where numerous people hold themselves to have all kinds of marks or titles, even without merit. With the continual advancement of AI, this threat will only expand. The public needs to know that there is a standard of excellence when working with a CFP® professional.
Tyler	Helton	I believe it is already time consuming and expensive to earn and maintain the CFP(R) certification.
Marcus	Hennen	If the continuing education requirement is increased for me I will probably drop my certification as it is getting too expensive and is not offering much value to me at this stage of my career
Kathryn Shea	Henningsen	It's interesting that you are, in some ways making the designation 'easier' to achieve but increasing the CE credits by 30%. Are you finding that CFP(R)s are not staying current, or are credible? Is there an increase in complaints that some CFP(R)s are not prepared or thorough or have the expertise hence the need to increase from 30 to 40 every two years?

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Glenn	Hermanson	There should be 6 to 8 hours of CE coursework devoted to new laws, regulations and products. As one example, Bitcoin is now mainstream and the CFP ignores it and all crypto, despite enormous ethical ramifications. I get asked about it every week. The available CFP coursework is stale.
Jennifer	Hernandez	Having a college degree seems to be a point of contention. I'm not sure I clearly saw that change in the proposed changes. However, I do think that a college degree should be required, as it is in most other respected professions. Just because someone has been 'in the business' selling insurance products for the past 15 years, should not supersede having a college degree. Obviously if someone had obtained their CFP prior to that becoming a rule, their CFP marks should not be taken away. But I think it should be a requirement generally for new applicants.
Terrence	Herr	The CFP Board seems to be overly focused on pro-bono work to increase the visibility and public opinion of CFP professionals. You would be better served to not run ads for millennials to enter our industry by depicting CFPs as lazy and sleeping on the couch. CE is not going to solve the bad messaging the CFP Board has engaged in.
Andrew	Herzog	Generally speaking, standards should be rigorous and maintained, if not tightened over time. We certainly don't want CFPs to become the Realtors of wealth management - everyone and their aunt is a real estate agent and the title loses its significance.
Sam	Heveroh	I think there should be a level or relationship at either the finra or SEC license level required in order to be a CFP®. With as integral as a part that investments play you should have to have some sort of general licensing or base level knowledge in order to be able to hold yourself out as a competent CFP® Professional.
Eric	Hilliard	The board seems eager to update the CE but there are not enough details to just say yes. More hours are not the solution. 1) It should be meaningful and relevant to financial planning. It should not just be 'oh, some other group has 40 hour requirements we should too'. 2)The CE should be directly related to the main CFP topics of law, accounting, finance, and insurance. Social issues should be avoided at all costs to avoid damaging the CFP brand. 3) Altruism, pro bono, and the like are not why most want to obtain a CFP. To try and encourage it by inorganic means, typically results in failure. 4) Certifying pro bono, mentoring or teaching hours does not have a firm enough set of standards that this seems like something the CFP staff should be wasting precious time on.
Jesse	Hindson	Opening the certification to more people is great. Making the standards for attaining the certification less stringent is not great.
Jeff	Hinish	If recommend keeping CE requirement as is but allowing for some carryover. Please stop putting volunteer/pro bono as a substitute for CE. You are degrading CE by doing so. If it is important to keep our knowledge current then don't let hours be replaced by something else. On one hand you want to specify some topics that must be part of CE (because that knowledge is very important) and on the other hand you want to replace CE hours with some kind of service work because those

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		hours of knowledge are not important. Please keep CE as CE. Don't bring something unrelated into CE and let it count for CE just because you think it would be nice if the CFPs were that way (more publicly charitable). If you want to encourage charitable works by CFPs, find another way. My suggestion was a new additional certification. Pay \$50 every 2 years, do 20 hours of pro bono or community service work, and you get to be a CFP - service based (or some other term). If there truly is demand for this there will be many people interested.
Mark	Hoemann	The CFP Board has become a regulatory organization that has a complete set of rules that compete with FINRA and SEC, I was certified in 1992, the organization has become too much BS. All these rules and standards are way too much, it seems like the CFP Board desires to be my new regulator. Why? Job justification? What you are doing is opening our profession to more lawsuits. Let's make this so complicated that truly good people can't or won't go into the industry over the standards and requirement of a Bachelors Degree. The organization is becoming over engineered and the doubling of dues is a complete waste of my money
Nathaniel	Hoffman	The CFP Board needs to be in the background. They have already become too much like a regulatory agency. They constantly increase fees for advertising and initiatives that many of us wish did not happen. At the end of the day, CFPs fund this organization so it should make our lives easier while supporting the public.
Patrick	Hoffman	Thank you for reaching out for feedback! Much appreciated and great idea.
David	Holland	Comment previously provided (this is a second submission that is being made to provided expanded comment on Board's ability to select areas of continuing education)
Benjamin	Holm	CFP is great for education and helping advisors be better at helping people. Making it more than helping the advisors is inefficient. The bottom line with the CFP is if it requires more to maintain that it will help a planners business, the planner will drop the CFP. They already have the knowledge and experience, why waste precious time maintaining the marks when you can use that time to help client, people in need, or spend with their family. Planners are business owners. Business owners do not waste time on things that require more time or cost than they see the benefit of.
Scott	Holman	Boards tend to want to constantly change requirements, raise fees, force people to 'volunteer'. Take a step back, and quit trying to change things that already work, by increasing the burden and driving new applicants away.
David	Holtzman	The benefits that would be achieved through a 33% increase in CE requirements have not been stated. Please circulate the academic research
James	Honaker	30 CE credits is already hard to accomplish with all of the other designation credentials I am required to obtain. At some point the material seems redundant.
Josie	Horn	I am highly in favor of the CFP requirements upholding the highest standard of competency, however I do believe that some of the proposed changes create undue hardship on those trying to obtain certification while not necessarily having that much of a benefit to the competency of the profession. I have the utmost

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		respect for those that uphold the standards and as a candidate will continue to hold myself to the highest standards while pursuing certification.
Aaron	Horne	Please don't make this harder for me than when I started working towards it.
Justin	Horowitz	I've heard about changes to the education/degree requirement. I don't think becoming a CFP should be made easier. The exam already averages around a 60% pass rate, the education portion can already be circumvented, and the ethics portion is simple. Non-degree educated people should be able to obtain the mark if they desire, so there should be some sort of CFP-specific and intentional education required. Whether that be a Personal Finance degree or coursework done through CFP board approved courses.
Jim	Houghton	No further comments. The CFP is a valuable credential and these changes should make it stronger.
Joel	Huet	I have been a CFP for 25 years and have a fee only firm that I am very proud. My three sons are part of the business and one is planning to sit for the CFP at the next exam date. He has his MBA and have seen the work he has put in to prepare for the exam. I have every confidence he will pass on his first attempt, but as I have helped him work through a few of the more complicated concepts, I get concerned that some of the questions are designed to try to trick the test participant. Overall I think the system is sound and as healthy as ever, but hope someone is making sure the test is fair and to the point.
Michelle	Hunt	Making the public aware of CFP credentials is always a plus toward maintaining the professionalism the certification holds. It separates the CFP from the misleading planners, often false-claiming experts.
Dave	Hutchison	We do not need 10 hours more!!! Are we all crooks like Eliz Warren thinks with the BI Regs and DOL that just take many more hours more and do not change anything other than busy work for the 99% of CFPs that are honest, already follow clients' best interests, fiduciary duty etc.
William	Hytner	Focus on making our lives easier not more hoops to jump over is a waste of time and money. You want to run a DEI organization go work for the Federal Government. Never mind they closed all those offices. Work on getting us included in the next tax bill that would be an activity your members care about.
Jacqueline	Jaeger	I don't like the direction CFP is going in general. We talk of diversity and inclusiveness, while we act like a bunch of elitists. We're not all that, okay? CFP is a designation that tells the public we have a certain level of competence and a commitment to a high level of professionalism and integrity. The farther we let our heads bloat outside of that, we have forgotten who we are. We came from humble roots where we worked a few years and then got a huge set of books and studied and passed tests. We could use a yellow mark, and the more astute people in business recognized it. What are we now? It seems like code law rather than common law. In Germany, every single law is codified. Here in the U.S., we merely rely on a skeleton framework of laws and precedence that judges can administer if needed. I think we need to be more like common law and less like code law. Thank you for listening. I apologize I am too busy making a living to serve on any

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		committees at CFP to put forth any of these thoughts in a better forum such as volunteering on one of CFPs committees.
Dominic	Javier	NA
Robert	Jeter	I appreciate your efforts and work on improving competency standards. I hope some day the CFP is the ONLY standard in our industry.
Brandon	Jimenez	I believe there should be a big focus on ensuring the CFP exam is held to a high standard and the level of difficulty aligns with the
Carol	Johnson	I personally pay for all of my fees associated with maintaining my CFP including continuing education and dues. If the number of hours are increased, I may have to drop my certification
Jamahl	Johnson	Please see comments regarding reducing CE requirements based upon experience, age and/or whether actively practicing. Thank you.
Mark	Johnson	It's time for the board to get back to basics. Let's stop pushing in these different directions. I have a hard time convincing myself to renew every two years.
Cicely	Jones	N/A
David	Jones	I'd be curious in the pass/fail ratio since you changed the testing from a 10-hour two-day exam (like I took in 2008) to a 6-hour exam.
Doug	Jones	I think as a not for profit organization we should seriously evaluate the 990s. I'm concerned with the salary adjustments the past few years as well as lack of CE coverage. I believe that the board needs to focus on helping its current mark holders. I'm all for outreach to the community for pro bono where it makes sense. However I think the board has lost their way here. 990s need to be heavily looked at as I see some massive issues. Please feel free to contact me. Thank you!
Douglas	Jones	I believe in trying to improve always. the answer though isn't to load on more of something to make it better. less CE would be better if it was more useful in my opinion. its not the thickness of a book that determines the quality of its content.
Jaco	Jordaan	If it isn't broken ... don't fix it. I don't understand the drive to change the existing standards which seem to work just fine.
Kevin	Jordan	Given enough time, there will be a large sample of people who will do the bare minimum. They will seek out loopholes and cheat the system. This always harms the clients, the general public, and the CFP reputation. CFP is the gold standard. Anyone who uses the mark or is work toward being eligible to use the mark should understand the expectation of excellence (specifically the commitment to rigorous initial certification standards and continuing education).
Henry V	Kaelber	Why try to fix something that doesn't seem to be broken?
Michelle	Kaicener	I already have a different (unrelated) professional certification, and the extent of that was to complete the required coursework, complete the internship requirement, join the relevant Board governing that profession, and then have the title and the letters after my name be the validation. After that, I was free to practice my profession in any domain I preferred with my Degree and Board Registration. I think you are overdoing it.
Glenn	Kautt	Please continue the good work! Thank you!

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Kathleen	Kee	If there is still discussion on whether a CFP needs to have a college degree, it is super important for the credentials to maintain its professionalism and candidates need to have a college degree. Can't become a doctor, nurse, CPA, attorney, etc without this basic educational requirement.
Mark	Kelly	I am fine with the changes as long as no further CE requirements become mandatory. Higher CE for less experienced advisors may make sense, but not for someone who has been in the business 30 plus years.
Patrick	Kelly	Thanks for looking at this and caring about our profession
Sean	Kelly	It should be harder to receive the designation initially and then less onerous to keep it.
Vera	Kelsey-Watts (Saltbox Financial LLC)	Raise the standards of CARE - it's ok to make this profession filled with the complexity and nuance that it has. Do not bog us down with requirements that can be skipped over or falsified. Explore WHY and HOW firms actually offer pro bono, do not minimize this time or complexity and depth of planning.
Kit	Kenny	No changes needed. I see current standards as high as well as current ethics standards excellent.
David	Kinder, RFC, ChFC, CLU	I attended a CFP educational event a few months ago. Last I had heard, you were looking to make it easier for career changers and those who did not have a bachelor's degree to make it easier for them to achieve CFP marks. While I didn't know how you could go backwards on that requirement, it appears that idea has fallen flat. You are looking for people who work for large firms to become paraplanners and then hold CFP, but neglect to realize that the biggest job we have is to build a clientele, not managing CFP requirements. You're clearly not a credential that I would ever consider or recommend to anyone who has any experience, who is an independent practitioner, and who is responsible for generating their own results and income. Looks like you're really widening the gap between a ChFC and a CFP. I can only guess that this will be good news for The American College and other credentials as you are clearly aligning with universities and large firms.
James	Kirkpatrick	Need to quit raising fees and sending a laughable cheap paper CFP membership card. How much of my CFP dues are going toward salaries? How many employees are on the CFP payroll? How many CFP employees are making a six figure income?
Ryan	Kirkpatrick	I've seen comments on social media platforms about changing the way the exam is administered. Or people want to see the pass rate increased. Suggestions I've seen were something like 'the board shouldn't be proud of a lower pass rate.', or that the exam 'should be broken out into separate exams like the CPA'. I'm sure there are many other ideas floating around out there but those stuck with me. I personally don't want to see any changes made to the exam process. I am proud that obtaining the CFP marks was one of the hardest things I've ever done. I hope the board will keep the exam as is for years to come.
Reid	Kitagawa	I appreciate the work that the CFP Board puts into considering Competency Standards and hope they plan to maintain, if not raise the bar. There is nothing wrong with trying to strive for better. If it is too difficult for some and they want

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		some sort of designation, then maybe the CFP Board can come up with a different designation.
Ryan	Kittrell	The CFP Exam has gotten too easy over the last decade. It routinely has a pass rate well into the 60% range. It needs be harder like it was in the past; maybe 50% pass rate.
Benjamin	Kline	Coming from a captive W2 Broker Dealer before going independent (Edward Jones) I have a really hard time seeing other CFPs pushing clients into proprietary products with no other option for advisory services. How can we say and believe that this is acceptable and permissible as fiduciaries? The CFP Board needs to tighten this up. Edward Jones hit the record this year for the most CFPs yet if these CFPs wish to manage client accounts in advisory they have a clear and distinct conflict of interest because their only option is to use proprietary products (Bridge Builder funds) or manage each account individually which is a nightmare and not in their clients best interest. An advisor cannot provide that level of service to hundreds of accounts all at once. IMO, a CFP should not be allowed to use proprietary products. I see no benefit to the client and is a blatant conflict of interest and antithetical to being a fiduciary.
Alan	Kneale	These should be aligned with IAR requirements so we aren't having to duplicate our CE requirements
Martin	Knight	Please leave it as it is--change for the sake of change is never helpful.
James	Kobacker	I think the continuing education requirements don't make any sense.
Robert	Kocembo	HR Block Tax Courses/Proficiency Test(s): 8h IRS/VITA is 82 hrs if all modules successfully completed. Measure Twice Planners and Amplified Core, American College (esp. Ethics CE), FA Mag and FPA Residency all good CE.
Joseph	Kochera	Exercising the full range of knowledge granted by my designation is a challenge. Knowledge is perishable, if it's not used, it will stagnate or just be forgotten. CE requirements are in place to prevent that from happening, but, training to specific disciplines that are used most in the field should be a priority and a required course that focuses on new law would be appreciated. I appreciate the opportunity to give my input.
Barry	Kohler	None at this time.
Joel	Koon	I have no other comments that were not already made.
Brian	Koonce	Don't make it too easy to earn a CFP by performing completely irrelevant activities and discount our profession. Also, adding more CE just helps CE providers. A good CFP doesn't need to pay a provider to research everything that could be learned from primary sources or on the job. That's one extra work day wasted every two years. I personally keep up far more than the required CE and most CE seems to be created by companies trying to sell their financial products, not really education. I rarely learn anything useful from it. It's low level information
Brian	Korb	Y'all did a great job on these proposed changes (for the most part) and I applaud your efforts. Thank you!
Joseph	Kosek	There are times when a group of people are charged to make changes and think they are accomplishing something by making more rules just for the sake of

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Mateusz	Koszarek	I think the CFP Board needs to make the CFP certification more rigorous such that it is viewed as an actual standard as opposed to a marketing gimmick. It's nice that we have 100k CFP professionals -- too bad that most of them get the marks as a marketing tool to suggest that they are planners where in reality they are not.
Brien	Krank	Let things be. Just because we get new members on the board doesn't mean everybody has to put their personal stamp on it. Stop changing and complicating what has been a good thing in the past, but the cost benefit value of such is being drawn into question every time you make more and more changes.
Benjamin	Krapu	I'm generally not in support of increasing CE requirements too much. I carry multiple licenses and designations that all have their own CE requirements, and I am worried about the time commitment. I also am committed to continuing education in the form of additional designations, and I would rather spend my time on that. I would want to make sure that CE that I am doing for the CFP board would cross over well with the other CE that would be required of me for securities and insurance licensing, etc.
KC	Krichbaum	If you're adding CE to address specific and/or timely topics like changes to the law or other very specific items that's one thing but.... to add CE simply for the sake of adding CE is counterproductive and ultimately not beneficial to me.
Bryan	Kupchik	I believe that the Board should increase scrutiny of its CFP professional designees that work for large 'name-brand' companies and that are not independent and/or affiliated with RIA firms obligated to a fiduciary standard. The CFP designees that work for many of these firms (like large banks, brokerages, insurance companies, etc.) in my own experience, carry the letters more as a marketing tactic whereby some firms go so far as to actually endorse use of the designation as a 'device for promotion' rather than the fulfillment of professionalism that enhances benefits to clients in need of planning services.
Jeffrey	Kutchmire	CFP should be coordinating these CE efforts with the States for Insurance and especially FINRA for the new RIA CE. There is a huge duplication of effort now ESPECIALLY with Ethics. How about you require more thorough background checks into applicants to try to weed out bad actors before they are allowed to be licensed?
Chuck	Landgraf	I cannot stress enough how the CFP Board is missing the objective of insuring practitioners competency by increasing the number of continuing education hours. We do NOT need more 'busy' work. We need meaningful continuing education.
Michael	Langlois	Has previously stated there is a lot of CE with other professional certifications and regulatory requirements. How many actual hours is spent by hands on with

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		prospective clients with the authors of these new proposals? I personally believe case studies and study groups covering the material is more effective and realistic rather than parroting memorized information. the practice of behavior finance and the art of layman communication is what's needed in this profession not how many letters after your name.
Jamie	Lapin	Overall, these ideas don't add to our competency. Reputation, yes. Skillset, I'm not so sure. Start with a clearer objective of your goal before you put it out to your membership. Other than a possible extra 10 hours of class, what have you offered to add to our competency? Considering pro bono as supervised practice and therefore allowing it to replace some other hours is wonderful, but you need to define it carefully so that is what it's intended to be. Stop selling us. Start admiring us, and sharing that story. We will all be the better for that.
Trevor	Larkan	As a licensed CPA (Massachusetts), Director of a CFP Board Registered Program and ongoing close contact with CFPs working for professional firms, the proposed changes to the CFP Board competency standards made me give further thought to the alignment of education, examination and professional work (hours). I am not sure if thought has been given to an assessment of how well the candidate is aligned along those three pillars (including the fourth Ethics pillar). Could an interview, or other assessment method, be used for all candidates? There are likely other options for assessing how well the candidate is 'fully rounded' through their path from education, examination completion, and professional hours, and I am just raising the idea of evaluating a candidate in this way as a final step in the pathway to certification.
James	Larson	CFP test should be case studies, theoretical and no need to have mathematical questions as most planning software have for example programs to determine PV of future 529 savings need at an assumed annual inflation rate of 'X' for a certain number of years in the future. It's good to know how it works; however, BDs don't want the liability of you doing the calculation by hand when they have the software. RIAs with LPL, Cetera, Rayjay will eventually be 'compelled' to use their proprietary software that 'insures you'. I can see a math question as it relates to puts/ calls strategies in/out of the money as that's kind of table stakes. Or, even explaining the Monte Carlo simulation and standard deviations to be calculated that a client needs to be educated on and understands.
Kevin	Larson	Enough with the CE already ! Honestly, it makes me want to just give up the credential.
Steven	Latham	Do not increase the CE requirement! Do the opposite. Make it optional. You will not see a meaningful difference in the way the profession is practiced.
Laura	LaTourette	Thanks for updating this!
Darrin	Leaks	As I stated earlier, the 15 year window to accumulate 6000 hours of professional experience should be optional to apply prior to or after completing the CFP exam. This optionality would be extremely helpful for self-employed planners who must build a client base while providing 6000 hours of financial planning service.

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Ed	Lebold	The current standards are sufficient. Again, much of these changes are solutions looking for a problem
Danielle	LeChard	Love the proposed changes. Thanks for all the work and due diligence.
Kristen	LeClair	These proposed changes are advocating for making it easier to acquire the CFP and harder for those who have it to maintain it. These are both changes that are not additive to the profession. Conflating CE with pro bono work is a red herring! The CFP board needs to focus on preserving the integrity of the designation. Full stop. I'm actually disgusted by the whole proposal.
Sandra	Lee	These proposals make sense in keeping the CFP certification current for practicing in today's marketplace
Michael	Legge	N/A. Anything to heighten the standard of Financial Planning should be good.
Jennifer	Lehman	My two big asks are allow excess carry over, and keep the CE requirement at 30 hours every two years.
Alisha	Leone	I'd like to share my experience as a Financial Advisor pursuing her CFP® certification and specifically address the committee's decision to not amend the bachelor's degree requirement. I entered into the financial services industry 8 years ago, obtaining my series 7, 66 and insurance licenses. At the time, I was a newly single mother of 6 kids under the age of 12 with the goal of supporting my family. Although I had much to learn, I immediately knew I was in the right field. I became passionate about helping people achieve their goals and live their best lives through financial planning. I knew I wanted to pursue my CFP® certification but was deterred from doing so by many peers and managers who advised me to focus all my time on the growth of my practice. I knew however, that being a Certified Financial Planner™ was well worth the time and effort and would be integral to my success as an advisor, and the quality of advice I give. In 2022 I started to pursue the certification and began coursework through Kaplan. In 2023 I completed the coursework requirement and was ready to study for the exam. During this time I spent countless hours studying. Almost daily through my studying I learned new information and strategies I could directly apply with my clients. I missed sleep, I missed time with my family, and I missed time I could have grown my practice but the value I received from my pursuit was well worth the sacrifice. I grew as an advisor and a planner immensely during this time. In November 2023 I sat for and passed the exam. It was truly one of the most rewarding days of my life. I've fulfilled every criteria except one: the Bachelor's degree. I knew going into this experience that it was a requirement to complete the certification process. Unlike my time spent studying for the education and preparation for the test, the idea of obtaining a random Bachelor's degree for the sake of having one, feels fruitless. The same time will be taken away from me, my family, and my practice, but for what? I was a teenage mother who overcame insurmountable odds to be where I am today. I did not have the luxury of going away to college as a young adult. Now I am in the position to guide and empower people to make financial decisions to set themselves up for success. My own early life experience gives me a keen distinction that makes me all the more capable of

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		understanding and counseling clients through these decisions. I implore the CFP Board to reevaluate their stance Bachelor's degree requirement. State governments including California and Arizona have eliminated the BA requirement. According to a survey of 800 employers, 55% of companies eliminated the requirement in 2023 and 45% plan to do so in 2024. Google, IBM, Tesla, and GM no longer list a degree as a requirement. At a time when there is a great need for younger, diverse financial planners, this policy is a needless boundary to those eager to pursue the career and the certification. The CFP Board is a true leader in the financial industry, setting precedent based on strong ethics. I urge you to take a stand on this issue and eliminate the Bachelor's degree requirement. Respectfully, Alisha Leone
Michael	Lewis	don't like the idea of increasing CE required hours, not sure what value it's adding besides busywork. don't think the public knows or cares about some of these requirements
Darren	Liberski	I feel that service hours working in the business and working with clients is very important. I would prefer to see more hours in the this work being required before being allowed to sit for the CFP exam.
Guo	Liu	Just keep in mind that increasing the CFP certification requirements are good for the profession, but it may increase the barriers to underrepresented groups from getting certified. We need to think of creative ways to help those groups get certified while still maintaining the CFP standards.
Chad	Lively	We should never aspire to pull the ladder up behind us. But I also believe we shouldn't threaten the image and integrity of the profession and designation by making our career path easier or our CE's more achievable.
Robert	Livingston	I'm opposed to adding CIMA as a qualifying designation to the accelerated CFP path. I'm opposed to increasing the CE requirement from 30 to 40 hours. That would create an unnecessary burden on the CFP professional. Many CFP professionals maintain additional credentials (e.g. CPA, CFA, ChFC) and licenses (e.g. Insurance license) that complement the CFP requirements and training. These other credentials and licenses also have CE requirements. To add more CE would be a burden. HOWEVER, you could consider increasing the CE requirement to 40 hours for CFP Professional who have NO other credentials or licenses. And, keep the current 30 hours requirement for those that DO have other credentials and licenses. Lastly, be aware, whenever ANY organization increases their CE requirements, it is never perceived by the professional in the field that the organization trying to improve the competency of the professional. Instead, it is perceived by the professional that the organization is trying to increase their revenue through the additional CE mandate. Every organization will push back against that perception. YET reality is - that is the PERCEPTION in the field. Many already feel the CFP renewal fees are too high. Adding additional CE requirements will enhance that feeling.
Bill	Lloyd	I don't have any knowledge of CFP board finances, but from what I recall almost all CFP CE courses are approved by the Board. I suspect that approval process

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		requires the provider to pay a fee to the Board. What percent of the Boards revenue comes from those course provider fees? If you accept more pro-bono hours (and other options) as CE credits, won't you potentially impact CFP Board revenue and traditional CE provider revenue or are you planning to charge CFP professionals a comparable fee for reporting the pro bono hours? I don't have any idea why you would want to go down this path. Let CFP professionals decide when and how much time they want to donate and to whom. And, let them do it because it is they want to. I hope the board will continue to spend all its' time finding creative (and maybe cheaper) ways to promote the marks. Thanks
David	Lobo	I support these proposed changes.
Noah	Londer	The CIMA proposal is best.
John	Lopez	Thank you for conducting this survey.
Susan	Lopez	N/A
Tonya	Lore	As a financial advisor I am already very busy. Doing the job well requires a lot of attention to my clients. The CE requirement is already someone difficult if only because the Ethics course if hard to come by. If you're in the role of financial advisor or planner, your CE requirements should be lower because you are doing the work every day. If you have the CFP designation as a nice to have but you're not actively planning, then you should have some additional work to do to keep your skills fresh.
Matthew	Loughren	Need to make sure people are actually doing one of the four standards, vs just answering phones.
Ted	Loughry	NO MORE CE!! Please!!
Kyle	Louvar (Guided Capital Wealth Management)	I feel strongly based on my experience that the CFP certification should be one of the most challenging designations to obtain and needs to continue to be recognized as the top in the industry. The designation should reflect the best of the best planners in the world. Quality over quantity.
David	Lowe	Please set high standards for courses to be CE-eligible. CE courses should teach CFP® professionals high-value skills and information that they can use to benefit clients. If courses do this, they will be worth the time that busy CFP® professionals invest in them.
Brian	Lowery	Some of these seem to be a bit of an overreach of what the board should be doing. I feel some of these things end up giving us less credibility due to the constant oversight and adjusting of the goalposts all the time.
John	Loyd	We seem to be paving the path to making the designation easier and easier to get. That is concerning.
Alejandro	Lozano	Please bring back the laminated card. at \$500 renewal fees, for a cardstock card seems like an uneven trade. Make CPF merch more affordable. Allow for one free piece every so often, even something small like a pen...
Christina	Lynn	I am in favor of more transparency, less bureaucracy.
Joseph	Lyons	none
Ryne	Mading	I think the changes lean toward more stringency which is good.

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Drew	Magll	<p>The number of marked professionals is growing rapidly. But the need is growing much faster in our country due to: 1. poor financial literacy in the past resulting in generations of bad decisions, requiring work to help ppl get out of their mess; 2. demographic shift resulting in a huge transfer of wealth from boomers to others will occur over the next decade and much will go to many who lack financial literacy 3. large number of immigrants who entered our country in the last several years need to learn how to navigate our system to develop wealth so they will be successful; Therefore: the board should encourage MORE professions to attain the status of CFP® professional by maintaining the rigorous education standards but reducing the required experience hours to 3,000 hours and/or increasing the number of experience hours that can be gained by pro bono work. Perceived or real loss of knowledge by making this change could be mitigated by increasing the CE hours, which is a good idea anyway because of continuing rapid changes in tax laws, education financing, and most importantly: technology. We need to stay ahead of AI.</p>
Ali	Mahbod	<p>I REALLY HATE HOW PEOPLE CAN LIE OR MAKE UP STUFF AND TEH CFP BOARD DOESNT CARE TO REVIEW. I HAVE SEEN MULTIPLE EXAPLES OF APPOLICANTS MAKING UP THINGS AND THE CFP LOOKING THE OTHER WAY AS LONG AS THE CHECK CLEARS.</p>
Casey	Mahoney	<p>Do not increase the number of CE hours required. It does not benefit the client or the advisor. Be real with yourselves.</p>
Charles	Maina	<p>The only requirement I feel is outdated is the need for a bachelor's degree. Consider accepting other credentials and/or work experience in place of that.</p>
Bonnie	Maize	<p>I think that overall these are very positive changes and I'm excited about the direction they are going!</p>
John	Marchand	<p>My own situation, i.e. coming to CFP candidacy in the hope of creating a new post-retirement career, is perhaps atypical of the average candidate. I'm older and bring a very different career background. However, I'm inclined to think that there are others in a similar position, and that over time there will be more like me. The proposed changes, most of them at least, make it easier for people like me to meet the educational qualifications.</p>
Carey	Markoe	<p>I came here mainly to oppose adding CIMA as an alternative pathway to the CFP education requirement. I do not think it encompasses enough planning topics.</p>
Kenneth	Marshall	<p>CE webinars should include reasonably priced course work to maintain practice standards, not merely these marketing webinars. I can easily rack up 40 hours by signing up, signing in and ignoring the program by doing actual work.</p>
Sheri	Marshall	<p>I would like to make one additional suggestion: consideration for having 1 (one) correct answer for the exam questions. By having answers that are 'more correct' or 'more right' there is heavy subjectivity, assumptions and personal bias that are involved; leading to a wide gray area that you are actually testing - meaning that you are not actually testing for accuracy and a correct answer in a multiple choice test environment. So how can you be certain of your results. Testing for 1 (one) correct answer in a multiple choice test environment is</p>

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		objective, specific and does not allow for personal assumptions or bias or feelings on the part of the question creator or test taker. However, if the questions allowed for written answers so that the test taker could frame the answer to demonstrate thought process and reasoning for answer they selected, having multiple answers that are 'correct' could be appropriate because then the proctor would understand the basis for why the test taker made the selection of their choice of the 'more correct' answer.
Bruce	Martin	It sounds to me like the board is now justifying its existence - kinda like Congress, NGOs and unions. All organizations get to that point. I'm not saying disband it, but you don't need to burden your members with more cumbersome and needless standards. The current standards are enough. You keep infringing on our time and you will start losing members. I still have the same skill sets regardless of my designation. Leave well enough alone.
Stacy	Martin	Honestly, I find it discriminating to require Bachelor degrees for a CFP. As an Associated Degree holder and 25 years experience it is offensive that you guys think a 4yr English Degree suddenly surpasses experience, knowledge and industry experiences. Do better.
Barbara	Martinez	Many who receive pro bono financial guidance can transition from financial uncertainty to stability and ultimately to wealth-building. Over time, as their financial situations improve, they may even become clients who can afford full CFP services, thereby contributing to the growth and sustainability of the profession. I appreciate the CFP Board's commitment to strengthening the financial planning profession while promoting public trust and financial well-being for all. I urge the Board to approve this proposal and continue exploring ways to support financial planners who dedicate their expertise to community service.
Leigh	Mast	Rollover of excess hours is a great addition! I have found myself not watching a webinar because time was tight and I didn't need the CE. Also, my CEs are due at the end of a slower season, going into busy season. I can see myself getting ahead of the ball for the next year if allowed.
Kevin	Matthews	Nothing further to report.
Katherine	Maxwell	NO 40 HOURS of CE for experienced, squeaky clean CFP Professionals. Keep at 30 hours or reduce and add more hours of Pro Bono credits.
Ronald	May	Current system seems fine to me. 40 ce hours is very high if you have an additional 40-50 credit hour requirements from my firm, states and companies that require exams to sell their product.
Rick	Mayo	In general, these suggestions do not improve the mark and in some ways are even confusing. Although admirable, pro bono is an elective activity in the day to day work of a practitioner, it should not be required as implied in the proposal
Christopher	McCauley	Good work done and it's a big deal to review these regularly. I like the bringing in of pro bono as part of being a CFP. I don't like the 40 hours at all. It becomes compliance vs. commitment.
Jeffrey	McClure	We need to address the issue of CFP mark holders who are unabashed adversarial salespersons if we ever want the public to take our claim of professionalism

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		seriously. I have met many CFP holders who use the designation to gain the confidence of the public in order to sell them high commission, low probability of gain investments.
Steve	McConnell	My perception is that the CFP requirements, in aggregate, have the effect of encouraging 25 year olds with no business experience to obtain their CFP certifications but discouraging 50 year old career changers with decades of business and life experience from obtaining theirs. This applies to both the coursework requirement and the experience requirement. I have a hard time seeing how a 25 year old who has spent 6000 hours in the back-office of an RIA ('supporting the financial planning process indirectly') has sufficient experience, but that would satisfy the CFP's experience requirement. In contrast, according to the CFP Board requirements, a business owner with 25 years of finance, operations, payroll, sales, and customer-relations experience who has also passed the CFP exam has 0 hours of relevant experience. The narrow-experience 25 year old can begin advertising themselves as a CFP® professional shortly after passing the exam, whereas the 50 year old business owner will have to wait at least 3 years after passing the exam to accumulate the 6000 hours of relevant experience. I think the CFP Board could design credential requirements that do a better job of screening in a category of desirable candidates (older career changers), and none of the proposed changes address that.
Jack	McCormick	N/A
Kyle	McCune	While I understand the sentiment of expanding the reach and branding of the CFP certification, I think we need to proceed very carefully to ensure we do not water down the certification for the sake of growing the number of CFP certificates. All professionals should be held to the same high standard during all stages and have the same basic understanding of ALL financial planning topics to be able to hold the marks. Further, I understand the argument that there is a need for expanding the number of certificants given the difficulties other designations are having (for example the CPA) with maintaining an appropriate level of designation holders. However, I believe our industry is more diverse in the uses for the marks and there are more professionals and interest in general.
Jessica	McDonald	The standards are high for a reason. We should not want to make it easier to obtain or maintain the CFP Certification by watering down the standards. I willingly stay on top of CEs to be a better professional. I willingly teach financial literacy to others to be a better human.
Jude	McDonough	They appear to be well thought out and I am supportive of the initiative. Thank you!
Catherine	McDougall	The cost of annual renewal is a lot of money. It seems to me to make some of these changes to professional experience and community service or pro bono work for CE comes with a cost to the board to verify these hours. There is no point in making these changes unless the board is verifying the relatability and whether the hours are actually happening. To actually do this right would be pretty expensive. It would drive up the cost to the board and ultimately that cost would be based on CFPs renewing their certification. I am not interested in the cost of

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		my certification going up. I know we want to believe that all CFPs are ethical and wouldn't gundeck(make up) hours but in reading some of the disciplinary and sanctions of our members I think we know that isn't true.
Alan	McGrew	Thank you're reaching out for input on these changes!
Christopher	McLawhorn	The board should not increase requirements in a way that deters young professionals from obtaining the certification. CPAs around the country have done that for years and are now at a point where many young people do not want to join the profession. CPAs are now losing more than are being certified every year.
Andrew	McNally	KISS Keep it Simple Stu...
Brooke	McNerny	If the above recommendation can not be accomplished through the current framework of the CE requirements. I would appeal to the CFP Board to continue to explore other means by which to expand the adoption of opportunities for the apprenticeship pathway throughout the industry. Thank you
Arianne	McSellers	I do not recommend dropping the college education requirement from the standards. There is a reason why the standard is there, and if someone wants to wear the CFP badge, the standards should be met.
Kiernen	McTaggart-Ivezic	What is the cap on total CE hours? 30 to 40 is not the biggest jump but is there a hard cap that the CFP board has when it comes to per 2 year CE numbers? 70? I think additional credits rolling into other years is a great idea but as long as you can't do more than 2 years in advance of CE it ought not to be abused.
Jeffrey	Menough	CE has been a tremendous waste of my time and resources for the past 30yrs. There was no value provided as the material typically went over what we already know and have passed on CFP exam. CE should be dedicated to keeping planners sharp on changes in our industry that affect our clients / public. This past year a new rule was implemented allowing 529 account balances to be rolled into Roth IRAs for kids. It is an example of where a CE class could be beneficial to keep planners up to date. Taking another CE class on how Term Insurance or 401ks work is a waste of my time. However I typically take these types of classes to simply meet the hours requirement. Very, very inefficient. Compelling pro-bono work is unacceptable. (It is a personal choice and a slippery slope) Challenge to the board: Instead of consistently making changes to standards / language etc for the CFP Brand, maybe consider how to make things easier / better for the planners. Every change I have seen over the past 11 years typically make things incrementally worse under the guise of 'its good for the brand / public opinion'. Let us do what we do and the brand will take care of itself. If a change is made, it should be review 2yrs later to see it actually resulted in anticipated improvement. If there was no measurable improvement, the original change should be reversed as it likely put more responsibility / resources of the advisor at risk. Be willing to go backwards to make things easier / simpler / better! BTW.. I just clicked forward on this questionnaire and discovered questions pertaining to my racial identity / sexuality. Completely unnecessary, insulting and wrong! Competency is all the board should be worried about. Hope it helps! Jeff Menough

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Jonathon	Merickel	Very good survey. Happy to contribute to it.
Greta	Messarra Woodward	It does need to be earned
Christine	Messmer	None
Corey	Meyer	Regarding the requirement of CE on specific topics (i.e. new laws passed), I am not opposed, but I would want to make sure that access to CE courses for these new topics are widely available and accessible to take if that were the case.
Cynthia	Meyer	Thank you for putting so much time and effort into considering options and drafting these changes.
William	Meyer	Eliminate the college requirement. There is nothing in an anything studies degree that prepares someone to be a financial professional. In fact, if someone has a studies degree it tells me they made poor financial decisions.
David	Middleton	Please leave the current requirement at 30.
Michelle	Miles	For those who did not or could not obtain a degree several decades ago, and instead chose to work in financial services, building relevant experience over many, many years it doesn't make sense to exclude so many who are willing and able to support the need for CFP's. It is simply not rational to spend the time and money for a 'paper' degree while also studying, working and accruing hours. This requirement arguably excludes those who could best relate to many known underserved populations, and is inherently ageist as it prohibits those who have moved into financial planning later in their career from earning this valued designation, which is also now a minimum standard for many employers. Near term pre-and post retirees need competent CFPs now, and if applicants have ample, relevant experience, can demonstrate competency, and are endorsed or sponsored by their firm and/or another CFP, they should be able to earn this designation.
Aaron	Miller	I recommend not changing a system that works well.
Christopher	Miller	I like the idea of the flexibility of carryover CE Credits.
Dan	Miller	Bottom line - The board must STOP MAKING IT EASIER TO BECOME AND MAINTAIN AS A CFP! Before long the certification will not be looked upon as the premier designation in our field! The 10 Hour CPA level exam that I took and passed for my CFP has already been significantly shortened, and therefore has a higher pass rate because of it! I know it is still difficult, but making it as difficult as it was is how you separated the best from the rest! I know we need more CFPs in our profession, but we cannot turn the designation into 'CFP Light' just to get numbers! I also understand it takes more numbers from a financial standpoint for the CFP Board to operate - so it is a conundrum. I hope these insights from an industry veteran are helpful. Thank you.
Jared	Miller	Do not increase the CE to 40 hours.
Michael	Miller	Why even ask for our gender, if one of the options is 'prefer not to answer'! Can't believe wokeness has even affected a professional designation--so sad): You should have asked what race we identify with too. (-:

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Chet	Milosh	I am retired and do not practice financial planning (except for my own finances and those of my adult children). I think an additional status of 'Retired' should be added with lower requirements to keep the CFP credentials active. If the individual ever wishes to resume practicing, they would have to complete additional CE to bring their credentials back to 'Active' status.
Ronald	Mims	N/a
John	Mitchell	Again, can't say it strongly enough. Don't give the CFP marks to researchers that will never, and have never engaged the public. Come up with something different. This dilutes our value.
Wyatt	Moerdyk	My main concern (and I did not see it mentioned here) is that I strongly believe the board should NOT eliminate the requirement for a bachelor's degree.
Lucianna	Molinari	Current CE courses can be pretty un educational. More hours of CE is wasted in my opinion, informed by 45 years of practice.
Pablo	Montalbetti	Less steps, better steps. Less hours more competency examined. Less courses, better exam or a practice test with a case with a client.
Michael	Montante	I feel betrayed with this Pro Bono promotions. I word my but off and the ability to maintain standards are tough enough to maintain and not get paid for that time, but now you are asking me to give more time away. With the cost of college and the time to recover that cost is so long, no one has the luxury of giving away their value except maybe the top 5%. Go ahead and pay \$200,000 for education and then give your skills away. Geesh
Alexander	Moore	Strongly consider a pathway to CFP certification that does not require a 4 year degree. It doesn't make sense that planner with 15 years of client facing experience is somehow less qualified to be a CFP certificant than someone who has just graduated college with a wholly unrelated degree.
Hannah	Moore	Thank you for all of the work you have put into this! I know it was a big lift. Know the community of financial planners appreciates it!
Lisa	Moore	I think these are some positive changes overall.
John	Morgan	I would not change a lot except do not make it easier for those who have other designations that are not as rigorous. Only the CFA and CPA should have a fast track.
Ian	Morrison	I would always prefer the CFP board focus on QUALITY of certificants rather than QUANTITY. I recently received my certification and found the training very valuable, but would not comply if the standards were higher either. I prefer the practicality, competency and prestige of a harder certification. The CFP board has kept this perception to this point but must continue to strive to keep its high level of honor and prestige by not lowering its standards.
Kathleen	Muldoon	I applaud the Board of Directors for all of the hard work that has been put into this process. I also applaud the Board's efforts to publicize the CFP(R) credentials to the public. A more informed public is a benefit to the profession and the public. Well done and keep up the good work!

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Kahlela	Mungin	The education piece is my own pain point and there needs to be more upfront transparency around products that financial advisors sell that provides commission
Thomas	Murphy	This is a step in the right direction.
Jillian	Murray	I am deeply concerned about many of the proposed changes. I have watched and was part of the rise of robo and hybrid advice. I have contributed to the design and implementation and functionality of cutting edge advice experiences suitable for the next generation of investors. These proposals by and large feel like an attempt to close doors and withdraw from the modern reality of what advice and advice professionals look like. To see the proposed changes be so wildly misguided and out of touch with reality makes me question my pride in carrying the marks. If the goal is deepening trust with the public and finding ways to maintain prestige and a degree of exclusivity with the marks, the board needs to do that in a way that doesn't reinforce socioeconomic injustice and 'boys club' dynamics.
Rob	Myers	The college degree requirement should be updated to include only those relevant and/or adjacent subject matters (mathematics, psychology, actuarial sciences; or perhaps should exclude those that are completely irrelevant or non-adjacent topical subject matters (i.e., cooking, theatre, sports medicine).
Lori	Nadglowski	None.
Randall	Nakamura	As we grow in size I do worry about our organization becoming too large of an entity where bureaucracy hinders our true purpose of helping those in need with their financial planning needs.
David	Nantau	I would like to understand why it is required to have a bachelor's degree to acquire your CFP? I started the classes but unfraternally I only have an associate's degree, so I am not able to obtain my CFP. I have been in the business for over a decade, and I do not want to go back to school to finish a degree as I do not need and to spend thousands of dollars just to get a CFP I am more than qualified for without such degree. Is this something that can be changed or at least looked into? Not sure why this is required in the first place. I am and have been a Financial Advisor for 8 years. Thanks.
Toni	Navarre	Please go back to the more difficult, challenging, lengthy, and thorough CFP required curriculum which was provided 2007 through about 2012. Please make the CFP Exam more comprehensive than it is now. ESSAY QUESTIONS involving actual financial planning cases should be included in the Exam again. I had to write down my Financial Planning case ESSAYS and submit them to the exam proctor.
Anthony	Navarro	If you removed the degree requirement, it would be a massive win and would attract more people to the industry. Many people from different backgrounds already struggle with paying for the CFP course let alone a bachelor's degree in a sector that is extremely hard to break into. It would make it easier and overall better to lower the barrier to entry. Especially since you can obtain a degree that has no relevance to the CFP.
Jeffrey	Neavor	Leave the CE requirements alone.

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Gregory	Nebel	The CFP Board should have broad authority over what is required for initial certification. After that point the market place, Client experience and the CFPs themselves should decide on the content of education. The Board imposing itself on the lives of all CFPs should be minimal.
Dennis	Nelson	By in large, these changes are good. The public has high expectations when dealing with a CFP designee. We must continue to respect and protect that faith in our services. I fear that in the concerted effort to expand the number of certified holders there are moves to make certification achievement easier and faster. The opposite should be the objective. The more significant it is, the harder it should be to achieve and maintain. Good luck.
Jack	Nelson	I think they are overdue and glad to see them changing in this way. I think these changes though should do more to attract new entrants into the CFP program at both the high school, college and graduate school level.
Stacie	Nemetz	Additional CE for professionals should be welcomed it is required to stay current with topics in all 7 areas of planning. Allowing 10 hours of 'extra' CE to roll over to the next window means that CE will be continuous, instead of crammed into a window. But education is education, and pro bono/community service is completely separate. If you don't maintain your education, how can you provide quality pro bono service?
Jon	Nettles	Keep it practical, focused on the fundamentals and consider impact on small firms or solo practitioners.
Jordan	Neuschwander	I'm for pro-bono work and streamlining professionals access to become a CFP while ensuring they are competent on the subjects.
Oanh	Nguyen	Please provide a clear guideline on what type of CE work will be acceptable and list of approved providers.
Timothy	Nickas	Sometimes less is more.
Paramjit	Nijjar	For the CE the Board should require all providers listed on cfp.net to have their links resolve to the relevant page. Many of the CE topics/sessions listed do not currently go to a valid page. Some providers have dated content and technology. We should be allowed to put our reviews and ratings for our fellow professionals. The listing on the cfp.net should add more filters to allow narrowing down the results. I will be happy to provide more input to the website developers if needed.
Douglas	Noble	I think it is wrong of the CFP(R) board to force their wishes upon us when it does nothing to maintain the competency of the advisors in the field.
Don	Noblit	Becoming too legalistic and government driven!
Thomas	Nohr	experience is more valuable than college for clients. Not every situation can be studied unless the board creates something for sharing solutions. a lot of the things financial planners are not reality in practice. Life is different than textbook and solutions have to be creative at times
Patrick	Nolan	I don't want the pathway to certification to become easier in the interest of having more CFP professional
Cady	North	I would still like to see the undergrad requirement go away as I feel it may be a barrier to having a more diverse CFP pool. I also would like to see changes to the

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		accelerated path for CFPs to give more credit for certificates who may be doing real/in-depth financial planning, but part time due to caregiving or other paid job obligations. The pro bono hours counting toward experience is a great start, but another idea would be to allow intensive in person training (like the FPA residency or a specific kind of internship or course -- such as courses by sudden money or kinder institute) count toward more experience hours than they do today.
John	Northrop	I like that they are open to updating the standard and, more importantly, that they are not considering changes in a bubble but actually going out and asking us what we think and the impact that it might have on our practices and our abilities to work with our clients.
James	Norvell	The CFP is the gold standard in the industry. It was hard to attain, and I don't want the board to try to expand just have more CFP's that are paying annual dues
William	Oakland	I think a dashboard that helps CFPs find these opportunities would be great.
Sean	Oday	I just wish you would look at the testing requirements differently to qualify for the designation. You don't have a 6 hour presentation with clients under that much pressure. If that never happens so be it, I am good either way.
Cherry	Ohms	Please do not make it even harder to obtain CFP certification as if it's not already hard enough. The proposed changes should not become discouragement for candidates who are interested in pursuing CFP certification. If you keep raising the bar, it's not fair for the incoming candidates under the new standards as compared to those who have already obtained CFP certification under the old standards when the incoming candidates are not necessarily less qualified than the ones who previously obtained CFP certification under the old standards. Thank you for seeking public input before implementing the proposed changes!
Robert	Oliver	I oppose anything that creates more administrative burden on me and you. Reporting CE to NAFPA is a messy endeavor and this would move CFP Board in that direction.
Eric	Olivero	We want to maintain the difficulty and impressiveness with obtaining the CFP certification. I am against anything that dilutes the achievement of obtaining the CFP certification or anything that makes it easier. Also, it's crucial that the quality of approved CE be very high. There is too much approved CE out there that is just glorified sales/marketing presentations for funds or other companies.
John	Oluwaleye	integrity, objectivity, competence, fairness and confidentiality. They make a commitment to CFP Board to put their clients' interests first at all times when providing financial advice.
Ryne	Otis	The CFP board needs to have an alternative was to take the exam. Some people cannot take this exam on a computer screen at a testing center. There needs to be an alternative was to take the exam with a paper and pencil at a university with a Life Proctor from the university who would sign an affidavit.
Matthew	Owens	Thank you for the opportunity to share my opinion.
Melissa	Paddock	Pro bono work should come from a person's heart and desire to do good in the community, not as an incentive for CFP benefits. I do plenty of work for free with no desire to document, and I'm sure I'm not alone in that feeling. When helping

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		people becomes a ticket to a personal benefit, we are no longer putting people first, which can be in conflict with fiduciary obligations.
Jason	Palmer	Although not explicitly proposed, I would like to see the number of experience hours for a CFP candidate significantly reduced to 500 hours. And the ability for an extensive waiver of experience to be available to those who enter the profession with GOVERNMENT ISSUED LICENSES - which are held to an extremely high standard - such as CPA's and other highly regulated Financial Professionals. Government Licensed Professional's already meet a significant experience requirement to become licensed and failure to follow the relevant Standard for their profession, including failure to maintain their training requirements, may be subject to censure or criminal penalties. CFP's just lose their designation and membership.
William	Palmer	The Board could much better help we CFP Professionals by coordinating with NASAA to provide CE that meets both requirements concurrently for CFP and state required CE.
John	Parrillo	None
Jeff	Pasternack	A bit wider net on ce-approved topics. Information security and protection, use of AI...
Nathan	Paulson	I'm hesitant to expand the activities allowed to count for CE because that may devolve into marketing activity (teaching, speaking, etc.) being used as CE. This will not enhance preparedness of the certificant to fulfill their planning duties.
Julia	Peloso-Barnes	I appreciate the efforts many have undertaken over the last ten years to review and revise all aspects of the CFP certification and presentation to the public. I am somewhat concerned at the trend to make it easier for people to obtain and maintain their standing as a CFP professional. I spent 30 years working at a wirehouse, and saw first hand the efforts made to encourage advisers to become CFP professionals, while at the same time limiting the ability for advisers to be objective, and promoting activities rife with conflicts of interest. The legal documents all disclose these, but what client actually reads the 130 page CRS one well known firm provides to its clients? Advisers are 'encouraged' to do things like get clients to sign up for Securities Based Loans, and their compensation is predicated on them increasing the amount of borrowing clients do, while they are also told that 'of course only if it is in the client's best interest.' Then they sit in meetings in which they are taught how to explain to clients that borrowing against their portfolio instead of liquidating is in their best interest, with no opposing perspective raised or discussed. Having worked in that environment I can attest that it has become harder to serve both client and employer as a dually registered adviser at the large wirehouses, and I fear that there is pressure on the CFP Board to make it easier for wirehouse advisers to obtain and maintain their CFP certification. Financial planning in a wirehouse generally is focused on asset allocation and investments, as the wirehouses do not sell products to solve other needs and prevent advisers from discussing solutions that do not include products the wirehouse does not sell. Not only is

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		that not in the public's best interests, it goes against the interest of independent advisers who are truly fee-based and seek to provide true comprehensive financial planning. We need to stay focused on ensuring real competency when someone holds themselves out as a CFP professional, and recognize that there may be conflicting interests in accomplishing this objective.
Ilse	Perez	There should be more programs like Amplified Planning that actually teach how to intake a client and take them through each step of planning and scenarios. CFP Board should have a partner program online for students, making it easier to access learning. Amplified Planning only teaches/allows certain number of hours, but for those in rural areas or cities/towns where working for a CFP is not easily accessible, a program like this could create a stronger pipeline of potential CFP candidates.
Trent	Perry	Thank you!
Kris	Persinger	Make a case for the 'why' these changes are proposed. Is there a problem these changes are designed to fix? If there is no identified problem, then you are just proposing changes to justify your inflated fees and jobs. I despise the gender/woke/dei propaganda this organization has adopted. Any question about race, gender, age, religion etc is completely unnecessary to the business of financial planning.
Laurie	Pertile	We are overwhelmed by the constant changes in Standards. We just went through this in 2019. I am almost at the point of not recommending our designation to new candidates because of the constant barrage of emails and this train of thought. I agree with holding high standards, I believe in Pro Bono work, I volunteer with my church, other organizations and was a Girl Scout. At what point do you make this designation so controlled that it no longer appeals to people, especially busy Mom's who are juggling so many other responsibilities? I recently told a female candidate in my office what to expect as far as the email cadence from the Board if she passes the test. It was shocking to her. It's disappointing that instead of promoting the profession, it feels like it has become an exclusive club. There's an art to holding a high bar versus barring entry based on the platform the planner works in, the requirements of their employer, and the time to dedicate to the craft over and above what is required by their employer.
Geoffrey	Peterson	I do not want the requirement for a college education to qualify for certification to be eliminated. I came from a broken home and worked two jobs to support myself while attending university: it was hard work, and I am proud of the accomplishment. It helps inform my actions and outlook in my career. More importantly I believe it signals to those who might engage with us that we have a level of intelligence and work ethic that provides additional value over and above other certifications which can simply be purchased. If we want to maintain a level of professionalism which mirrors that of other highly respected professionals such as CPA's, attorney's, professors, etc., we should continue to retain the requirement of the college degree as a perquisite for certification. Thank you.

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Kenneth	Peterson	Have you considered setting up a higher standard/designation for those who have demonstrated a proficiency with working with HNW, UHNW clients? The skill set needed is more advanced and intricate than those serving your mass affluent client.
Paul	Peterson	None to share.
Zulma	Petty	I believe proposed changes will strengthen and promote public confidence in the CFP designation.
Jim	Phillips	I am absolutely flabbergasted that I have had such trouble finding a job. I have a PhD, serve on the board of a local credit union, and have experience working in IT. I feel I should apologize to the CFP board ... and genuinely believed that once I passed the rigorous CFP exam, I would have an easier time of it. Due to my many years running a financial literacy club at my place of work and focusing on financial literacy via my work volunteering on the board of a credit union, I do believe I would make a great financial planner. There has got to be a solution for older people who may be subject to ageism. Thanks for listening.
Robert	Pierce	No mention was made of the exam...please don't water it down like so many college degrees have done. Keep up the rigorous requirements and examination. Thank you!
Susan	Pilon	I hope there will be more direction around pro bono work. I also hope for more free or low cost CE offerings if some of these changes are implemented. Or at least offer that to small firms/independent CFP professionals.
Michelle	Pimentel	Please keep the standards very high, and make that the focus of future ad campaigns. It is and should be rigorous, and not the easiest job ever. Many of us take pride in the work we do, especially when it is difficult and requires us to educate ourselves on new/complicated topics. Please don't water that down or make light of the work we do, even in an effort to hire. The public is watching, and they need to know that the CFP(R) marks mean something.
Natalie	Pine	Love the greater requirements to stay in but don't like the lower standards for entry.
Michael	Poe	I believe that 30 hours of CE every two years is adequate.
William	Pomeroy	Instead of increasing the CE requirement to 40 hours every two years, I would rather see the CFP Board make sure that more of the 30 CE hours every two years are topic relevant to changes in the industry.
Bruce	Popper	Some of the ideas are good, some are a bit intrusive. I earned my CFP designation in 1990 (basically 35 years ago) and have watched how the certification has grown since then. I think the CFP community and the board have done a great job of promoting CFP to the public. But once the designation is earned, the board should monitor the front door...who gets in and how...and then let those who went through the rigmarole subscribe to the moral code of best practices, stay on top of ethics and comply with the required 30 hours of CE. The designation does not 'improve' by forcing additional CE down everyone's throats. I don't understand what that accomplishes. Someone will just take an annuity course online and maybe an LTC course online and wastefully do so every 2 years

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		just to check a box. If 40 hours is something that you really want to promote, do it for the first 15 years and then sunset it back to 30 hours.
Mark	Porter	<p>While not covered here, I am strongly opposed to the degree requirement for CFP. As the son of a trades-person and a successful solo practitioner, I find the work that we do more akin to a trade than professions often quoted by CFP staff such as doctor or lawyer. While a degree should certainly be a pathway for holding the marks, if you give me two individuals who have completed the course work and passed the exam and one has a History degree and the other 5 years of experience working under a CFP Professional as a junior advisor or paraplanner, I fail to see why the former is more deserving of the marks than the latter. Some point out that having a degree shows perseverance, even if the coursework is not relevant but I would argue that someone that completes an apprenticeship has also shown perseverance. I hold an undergraduate degree from a prestigious technical university (but no graduate degree), but the skills that have made me successful in my career are soft skills that I learned from hands on experience. While the coursework I did in finance, accounting and economics made the exam easier for me, I am no better or more qualified than anyone else to studied and passed the exam. Finally, there is always discussion in CFP Board around racially, ethnically and economic diversity. By requiring a college degree, you close the door to many people who come from poorer backgrounds (regardless of race or ethnicity) who did not have the opportunity to go to college. I was extremely lucky to have the opportunities that I have had in life and one of those was falling into this profession. This profession has allowed me to make more in a month than my parents ever made in a year. It would be a shame to shut otherwise qualified people out of that opportunity because they were unable to go to college and unable, perhaps with family and work obligations to go back to school as adults simply to check a box. For these and many other reasons, I encourage the Board to provide alternative pathways, such as apprenticeships, to allow experience, test passing individuals to use the marks. Thank you.</p>
James	Powell	I am glad to see all of these changes being proposed in this way, even those I oppose. Well done!
Cassandra	Queen	I appreciate the further development of the Standards to uphold the value of the certification and the fiduciary duties we have to our clients. Thank you for your work!
Paola	Quintero Salazar	N/A
Richard	Raff	I have been a proud holder of the CFP designation for decades, and I appreciate the intent of these proposed changes, but do not support them as they are not truly helpful to the CFP holder, and the public. The current standards are functioning well. No need for a bureaucratic change.
Alan	Ray	There are some soft spots in all this that point to possible conflict between the goals of competence and growth in the number of certificants.

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Michelle	Redding	Continuing education and training is very important to the level of standard of this profession. Anything we can do to assist current CFPs so they feel adequately updated and always current is very important.
Autumn	Reischman	Thank you again for considering my perspective.
Daniel	Rendler	You need to focus on making this designation for full blown planners instead of designation collectors. Only people who are fully regulated by FINRA and the SEC are scrutinized. I would strongly suggest CPA's not be allowed to get this designation as they use it to unethically poach clients for a business they only pay attention to after tax season. You cannot be a fiduciary if you are charging on both sides of the aisle. Drop the virtue signaling and the DEI messaging overall. I do not want my dues funding a future lawsuit. I want this organization to solely focus on financial planning and making it harder to get but easier to keep.
Kelly	Renner	These changes will continue to improve the certification and educate the public. Thank you for taking the time to improve the standards.
Michael	Riendeau	I believe the examination itself should be amended to allow the passage of individual areas of knowledge, and subsequent re-testing of areas not passed. Doing so would allow candidates the ability to direct their focus where it's needed most. This change would provide more growth for the organization, and increase its ability to have skilled fiduciary planning standards influence our cultural zeitgeist at a time when it's needed more than ever. On another topic, please stop condoning the gender identity nonsense included towards the end of this survey. Neither gender, nor race, nor skin color have anything to do with fiduciary standards or the practice of being one.
Zach	Riffett	I would oppose any changes that would make it easier or expand eligibility requirements beyond current standards. We have a level playing field as it is now for those who want to be a CFP professional for those who want it. We need to make sure there is a standard and not turn into a generic certification.
Tim	Roberts	Lower the CE requirements and provide free courses for it
Jody	Robinson	Why fix what is not broken?
Thomas	Robinson	Well done. I support these changes.
Blake	Robson	N/a
Nathan	Rockholm	This all sounds like you are just making changes to make changes and this doesn't sound like anything that will add real substance and value to this certification or the industry as a whole. If you want to make things tougher increase the ethics requirements and lobby the SEC and FINRA to make sure these concepts we teach and the regulations we have to follow are easily understandable to our clients and the general public.
Charles	Rose	Really love how the board is committed to raising the bar, but the issue i have (with multiple designation organizations is that it seems to me:) - there is a HUGE dollar and time priority getting more applicants (That is understandable) - There is also a high bar always being raised as far as CE hours, etc. - There is very little sadly focused on bringing actual value to current practitioners. I dont see any resource center, ability to search by topic for reference items, i dont see industry

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		reports like on pricing, fees, best practices. Seems to me if the board would focus on the third point, it might increase applicants organically and keep everyone happy.
Robert	Ross	I support an organization's efforts to keep current and to modify its 'rules' as the profession evolves.
Broc	Rosser	Increasing CE requirements does not increase the value/dignity/image of CFP. Rather, increasing standards (experience, training for the exam, etc.) should be the way to go. We get PLENTY of CE requirements from other sources in our industry.
Sara	Rosso	Please think about career changers more - we bring with us incredible networks of people, business acumen, and knowledge, and would like to move into the CFP world but the 3 full time within 5 years of passing the exam is a big problem.
David	Rowland	Overall I like these proposed changes because it will help us get better at serving our clients - all Americans.
Patricia Ann	Rudy-Baese	Do NOT water down the requirements.
Jeffrey	Ruffing	Isn't achieving and maintaining this designation hard enough? Why add more.
Shelbi	Ruffino	Please do not increase the CE requirements. It is demanding enough to earn 30 hours. Requiring the additional hours is not going to improve professionals or their clients' experiences.
Michael	Rundlett	I'd like to see the emphasis on the candidate reaching a level of education and experience, and less focus on those of us with decades of experience to increase requirements. I'm not sure what the motivation is driving these changes but I prefer making the designation harder to get but reasonable to keep once it is earned. I dislike the idea of long experienced planners having to increase their requirements and consideration should be given to those long in the profession.
Jason	Sabaugh	Please do not increase the CE requirement.
Joseph	Sachetta	I can see that a lot of time & effort has been put into this initiative. I look forward to seeing the final results.
David	Salehi	The 40 hour per week max submission for hours toward the 6,000 is way too low. Many of us work 50-60+ hour weeks. I operate my own RIA / Wealth Practice, work at least 70 hours/week, but can only record 40/hours per week toward the experience requirement. I passed the exam Junior Year of college, and won't be able to use the letters for a long time due to the limiting of the hours.
Melissa	Sanchez	No additional comments.
Albert	Santaella	I think most of the proposals make sense with the exception of increasing CE hours to 40 hours.
Tom	Santi	Perhaps the Board needs to revisit what the purpose or desired outcome of CE is.
Denise	Sarkor	I think these are steps in the right direction.
Laura	Satin	Thank you for the opportunity to comment. I think the College degree requirement should remain in place. The CFP Board has openly communicated that they are trying to elevate the CFP® Certificate to a similar professional standing with CPA, attorney, architect, engineering, physician and other professional designations

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		<p>requiring a 4 year degree. I can't imagine visiting any of those professionals if they didn't have a college degree and the doctorate or other certification afterwards. I understand the issue of lack of access to education for many who are from traditionally marginalized communities, but there are many ways to correct the lack of access to education without removing the requirement. We need more CPAs and doctors and other professionals, but I wouldn't visit one, nor recommend that anyone I cared about visit one who DID NOT have a college degree. A college degree means that an institution took the measure of someone's commitment to a course of study and ability to become a lifelong learner, and evaluated their progress over 4 years (5 for CPAs, 7 for lawyers, 8 for doctors, etc). The CFP® curriculum is important, but I firmly believe that doing away with the college degree requirement would be a serious mistake. Those with long work experience in finance may not find anyone to vouch for them, as firms are so concerned about liability, many will not verify anything other than someone's dates of employment with them. One valuable part of a college degree is the focus on getting an education rather than simply a trade- not that I am against trades such as electrical, plumbing, etc, etc, it's just that the kinds of sensitive and informed discussions that a CFP® Professional needs to be able to have benefits from the critical thinking skills, the writing skills, and the ongoing learning skills acquired from a degree. Now, I'm not a professor and can't cite chapter and verse on educational pedagogy and every kind of instructional modality that is beneficial, I just really want to make the point that I have thought about this a bit and I don't think I'm approaching the issue from a place of academic conceit. Thank you kindly for your time and attention.</p>
Brian	Scanlon	I would like to maintain the importance and integrity of the designation. As the business environment evolves the standards should evolve to meet the business climate.
Rob	Schaefer	Standards should slowly become stricter over time, not more lax. The more members you have, the more you must defend the image and reputation of the designation. Just make sure it's going in that direction, not the other way.
Kyle	Schau	Adding additional work to comply with using the CFP, while also diluting the importance of the CFP by allowing more and more and more people to gain the certification doesn't help the industry. You need to differentiate yourselves from the rest of the industry to retain prestige and then you need to focus on delivering tools and resources to CFP professionals that help us do our jobs better. Don't bog us down with paperwork and administrative requirements - help us be better financial planners!
Charles	Schillicci	Would be interesting to see what CFP promotions are being utilized in our Colleges and Universities, to promote a financial planning career curriculum.
Margery	Schiller	Glad you are rethinking current standards as the world around us changes.
Kurt	Schindler	In general, I support the changes. Thank you for taking on this project and maintaining the relevance of the CFP.

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Donald	Schneider	<p>I am providing this response concerning the CFP Board's requirement for a bachelor's degree to hold the CFP marks. I was made aware of the board's intention to review this policy in 2025. My name is Donald Schneider and I also go by the name DJ. I am the CFP candidate with the only outstanding requirement to hold the CFP marks being a bachelor's degree. I understand in providing this response I do carry some bias however I believe there are situations where an exception to the bachelor requirement rule should be considered and allowed. First, I will share the reasons I believe exceptions should be considered. Then I will share my story for reflection. Points to consider for exception to the bachelor's degree requirement for CFP: 1. Is the candidate a long term member of the financial services community? I would suspect the standard of time to be at least 10 years to provide an exception. 2. Does the candidate show a track record as a lifelong learner in the financial services community? 3. Does the candidate have verifiable industry experience that would meet or exceed learning expectations from a bachelor's degree? Comment: typical education models used in the business world use a 10/20/70 expectation. 10% education, 20% feedback from leaders and peers and 70% real life on the job experience. Therefore, I'm of the opinion experience gained in the role provides far more benefit than that of the classroom. 4. Is the daily work the candidate is completing, teaching at a level far higher than any bachelor's degree could provide? 5. Can the candidate provide letters of recommendation for the exception? My story – I dropped out of college at the age of 20 to marry my wife of now nearly 40 years. I did this because we were in love, and had a baby on the way. I felt it my responsibility and duty first and foremost to earn a living to care for our family. Two years later in 1987 after working several labor type jobs I made my first inroads into the financial services arena by obtaining my life insurance and health insurance license here in the state of Missouri. As time went on I often investigated the idea of completing my bachelor's degree however caring for a family, and earning a living remained the priority. Over the years I continued to be a lifelong learner in the industry. In the late 80s I studied with the LUTC program then in the 90s obtained a series 6 securities license, followed by a series 26 and Series 7. Afterward, I took on many new and expanding roles within my career including that of a marketing director, financial advisor and supervising registered principal just to name a few. In 2008 I landed at Edward Jones and obtained the registered principal series 24 and branch manager series 9 and 10 licenses. Then in 2009 began working on the CLU designation followed by the ChFC designation in 2017. At the time, the leader of our division forbid us from obtaining the CFP designation given potential conflicts of being a registered principal in an industry where it was not yet clear the view on suitability versus clients best interest. After Changing roles in 2018, I was able to revisit obtaining the CFP. I studied for and passed the CFP exam in March of 2023. Now the only thing that stands between me and the CFP marks is a bachelor's degree. In my current role as a Senior Wealth Strategist, my team and I support our 19,000 Financial Advisors by</p>

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		consulting on strategy that could be used to meet client goals. And we are evolving to serve clients in the Financial Planning space. I have served in variations of this role for over six years. My leaders trust that my knowledge and expertise as a deep subject matter expert in protection planning, estate planning, personal retirement planning, that I bring to our financial advisors and our clients is second to none. And I do this without a bachelor's degree. I am devoting my current development to completing a Bachelor's degree with the goal of holding the CFP marks in the future. Unfortunately, a realistic timeline for successful completion is 3 years away. I would prefer to devote my development to additional learning centered around the work I do. Points to consider for exception to the bachelor's degree requirement for CFP: 6. Is the candidate a long term member of the financial services community? I would suspect the standard of time to be at least 10 years to provide an exception. 7. Does the candidate show a track record as a lifelong learner in the financial services community? 8. Does the candidate have verifiable industry experience that would meet or exceed learning expectations from a bachelor's degree? Comment: typical education models used in the business world use a 10/20/70 expectation. 10% education, 20% feedback from leaders and peers and 70% real life on the job experience. Therefore, I'm of the opinion experience gained in the role provides far more benefit than that of the classroom. And
William	Schretter	I think that we need to include the availability and encourage CE about cultural and international differences in financial planning needs. The CE needs to improve our professional skills in managing financial planning conversations across different culture, tax regimes/ national boundaries. Have CE that offers a better understanding of gender, race, culture, religion and national regime differences for investments, debt, retirement systems, and overall financial planning needs.
Adam	Schwartz	I appreciate the drive for excellence. Increased CE hours requires a much more developed infrastructure to support this responsibility placed on the practitioner.
LaDonna	Scott	I strongly oppose the increase in CE hours. I don't see that it would increase our creditability. We complete many hours every year of CE for insurance & CFP.
Michael	Scott	It is obviously very important to keep the CFP mark sacred and scarce otherwise it is meaningless.
Matthew	Senicola	Many advisors are more than qualified to become certified but will not approach it because of the requirement for a bachelor's degree.
Alec	Sessing	Things should not be made easier to hold and gain the CFP as it is already very accessible and easy to do, I will not continue to hold the CFP if the marks are eroded and watered down for everyone to earn.
Viney	Sethy	Continue to improve your standards. Standards should align with the challenges we face today, not yesterday. For instance, include education on fintech, blockchain, and digital assets. Emphasize interpersonal skills. Integrate training on environmental, social, and governance factors to align with client interests in sustainable investing. Raise the biennial CE requirement to ensure professionals

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		stay updated on new laws and regulations. Allow pro bono work to count towards CE hours to foster community involvement and professional development. Enhance learning on diversity of clients, women's education, and special needs of seniors. Offer coursework on international financial planning. Finally, include requirements for understanding and applying data analytics and cybersecurity to ensure CFP professionals are adept in using modern tools.
Amy	Sharp	None at this time.
Cameron	Sharpe	Thank you for asking for our opinions!
Kelly	Shikany	This mostly seems reasonable
James	Short	Of all the designations I earned (which include CFA, CFP, CIMA, CIMC and ChFC) only the CFP designation paid for itself immediately. That's not to say the others did not help generate significant value. However, I reached out to my accountant when I was studying for the CFP designation and was able to suggest that we should re-file my taxes from the prior two years. I still remember the item I caught was a Tier II itemized deduction- specifically investment management fees paid. When I was working the fees did not reach the 2% level, but when I was in graduate school, they did. So, we refiled for the years I was in graduate school and the IRS returned more than the fees I paid to earn the CFP designation. The CFP designation is good for the industry. Encourage as much CE as possible, but realize that most holders are staying current and documentation can be time-consuming. Keep it simple.
Tyler	Simonds	I find a majority of these to be reasonable
Joy	Slabaugh	Please, please, please don't increase CE requirements. What a boondoggle.
Austin	Smith	I think the CFP exam is highly unrealistic to what is encountered in real life practice
Brian	Smith	I encourage the Board to strongly consider the reasoning behind every decision they make—chief among them, how does this decision benefit CFP professionals? I would also encourage the Board to consider how their decisions will be perceived by their target audience and how to better align or communicate their messaging if that perception strays from the Board's intent.
Christopher	Smith	Everything looks fine aside from the CE changes. Please drop your renewal fees and let practitioners renew every two years instead of every year. The blatant money grab is appalling. This industry overcharges customers enough. You don't need to be overcharging practitioners while providing next to ZERO resources or advertising for the CFP® brand.
Garrett	Smith	In general, I believe it is long-term helpful to the CFP credentials, the industry, and clients to keep the CFP credentials challenging to obtain and maintain.
Roger	Smith	None
Eric Brian	Smith, Jr.	I understand that pro bono is important. But the board has not done a good job of communicating exactly what qualifies as pro bono. I currently don't charge a fee for any planning services. I am compensated by advisory fees and commission.

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		Does that mean everything is pro bono? I don't know the answer, so I never claim any when you ask us to report pro bono hours.
Ted	Snow	Why do ask for information on gender other than male or female? Does this really matter? I'm male but this is quite offensive and uncalled for. I appreciate all the advocacy the CFP Board helps the communities in identifying the CFP mark, but clients don't care who they work with other than competent CFP professionals.
Justin	Snowden	I am generally in favor of increasing the standards, as my desire is to make sure the CFP designation is not diluted. I do not believe the standards for obtaining the certification should be relaxed at all, but that does not mean that CE also needs to be increased.
Rick	Speicher	No need to change. Seems to me people are overthinking a problem that doesn't exist.
Kevin	Spencer	Thank you and I hope that you can help me as I do feel that I am a great CFP candidate that had trouble with the subjective responses on the test. Please help if you can.
Larry	Springer	Thank you for your focus on keeping the CFP marks creditable today and into the future.
William	Stade	I understand attempting to make the CFP mark more exclusive. Don't add unnecessary hours of burden on the professional. I think making the CE credit requirement higher misses the point. You will simply have CFP professionals paying to take additional hours where they have knowledge just to meet the requirement. Keep it at 30 but have required courses each year that are topical. Much more effective.
Jael	Stebbins	More clarity around the hours requirement would be helpful. Mentorship on the hours would be helpful also. In fact, if someone can reach out to me on this, I would be very grateful.
Adam	Stempel	Advisors in good standing are generally committed to their clients and to continued learning. The board would do better to focus on removing/providing consequences to bad actors that give the marks a bad name and damage the brand rather than forcing more CE hours that provide little tangible improvement to skills.
Scott	Stewart	Most of this seems like a massive expansion of the CFP's competency standard and I do not support this expansion.
Amber	Stoll	If we lower the bar and make it easier for just anyone to get certified, we risk losing credibility. The public's trust is what makes the designation so valuable!
Kevin	Stone	Do not increase the number of required ce hours. Lower the requirements!
Eric	Strom	Align IAR CE more with CFP CE. Why does IAR CE require 6 ethics courses, which is far more than any well-known designation in our industry. I understand that this is not what you are asking about, but what the heck.
Bryan	Strong	na
Cherie	Stuece	I feel the CFP Board, with the proposals regarding pro bono work, is forcing the issue of contribution and giving back. Like all volunteer work, regardless of type of work, the volunteer should be there in the right spirit of working as a volunteer.

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		Without that spirit, even pro bono work can go wrong. I've witnessed this with community service in food banks, senior support programs, etc. People who show up without the true spirit of giving distract from the mission, rather than contribute. The CFP Board pro bono initiative needs to exist in it's own silo and reward/recognize those professionals giving back in another method.
Alex	Sutherland	Overall, I only want to see changes that increase the prestige and integrity of this program. I already have coworkers that believe that the CFP certification is a money grab on advisors due to the relatively high costs to obtain and maintain. Opening it up to where more individuals are able to get/maintain the CFP certification needs to be done cautiously and not with regard to the money the CFP Board will receive. The CFP, CPA and CFA certifications are very highly regarded in the finance industry. It's that way because they are really challenging to get and have a high degree of ethical oversight. Let's make sure we keep it that way.
Charles	Swanson	The primary problem that keeps many qualified candidates from sitting for the CFP exam is the restrictive experience requirement. You are foregoing many capable professionals.
Anastasia	Taber	As a recent CFP certificant who does not have a CFP at my firm, I see a gap in training for those of us 'breaking' into the industry without mentorship. The CFP Board could do a better job at encouraging and promoting opportunities for planners to gain actually helpful experience in building plans. Hannah Moore's program is great and she is working to fill that gap, but there is still a gap.
Julie	Takkunen	It is said that CFP is a mile wide and an inch deep. As I go through the coursework I am frustrated with the complex formulas that really don't get practiced or applied. Rather than pretending that your candidates have all this knowledge and can work these formulas accurately, why not just explain how the math works, what it is calculating, and then make a separate designation for the depth required to actually work in that field?
John	Talleur	Appreciate you providing a forum for structured feedback!
Christopher	Tasik	Move back to a 2-day written exam.
David	Taylor	Change for the sake of change is not good. Adding arduous requirements and additional CE does not make for a better client experience and takes time away from the important work we do. Additionally, I hope that the board does not add any DEI or other divisive wording or political rhetoric to the mission. We should stay true to what the CFP profession was intended.
Don	Taylor	You can tell from my votes how I feel about the different proposed changes.
Josh	Taylor	The more I think of the 40 hour CE requirement the more I think of dropping my CFP. I was thinking doing so before anyway.
Kevin	Taylor	Much of financial planning can greatly benefit those in need of pro bono services, while the business of a CFP® professional typically caters to clients with greater resources. Allowing service-based CE credits provides a form of compensation that encourages CFP® professionals to focus on doing 'good' for the community, not just what is 'good for business.' This initiative aligns professional growth with

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		meaningful social impact, promoting the delivery of financial guidance to underserved populations.
Travis	Taylor	I would support the inclusion of pro-bono hours as a separate requirement.
Victor	Tedesco	Over the years it seems the boards have chosen to constantly make changes to seemingly justify their positions. Sometimes you have to say 'if it's not broke don't try to fix it.' Certainly at times a certain amount of change is necessary, but it seems over the last few years it's been excessive, unnecessary and unwarranted.
Mark	Terwilliger	Please allow people with a certain amount years experience a different pathway if they do not have a college degree. I have 25 plus years experience... in financial planning for clients and many millions in assets under management. Why can i not qualify to use the CFP. I will also have the CHFC compete in 2-3 weeks. Why can someone with limited experience but with a college degree in any area-- literally could be basket weaving--- qualify yet me with many years experience working with hundreds of people not-- doesn't make sense.
Gay	Thompson	As I stated earlier, I find it interesting that the criteria to obtain the certification appears to be less difficult to meet, while increasing the CE requirement to keep the certification. And then, to propose service work count as CE? The scope of the revisions seem inconsistent to me. What is the overall goal? To strengthen the standard? or to weaken it?
Jeffrey	Thompson	Overall, I support the proposed changes. Not sure about increasing CE hours to 40, but if we can carry over any hours above the minimum standard to the next period, I would be ok with that.
Kevin	Thompson	Just want CE to not be wasted
Charles	Tiblier	Do not increase CE hours. We are already overburdened by state ce requirements as well as increasing regulatory education to comply with the plethora of new rules. If you want to do anything reduce the number of CE hours but make them tailored to updates in tax, investment, estate, retirement plan rules/laws.
Jennifer	Tokach	As someone pursuing the CFP certification, I view the designation as one of the highest, legitimate marks in our field. It is important to me that the integrity of the designation isn't tarnished and should be reserved for the best of the best in the industry. I believe the bar should be raised to obtain the certification, not make it more accessible to maintain its high standard.
Ian	Tollefson	Not sure if this is right but I was told people need to have a college degree to sit for this exam. Not sure that has anything do with whether someone is a good planner. It can be helpful, but if you know the material and you practice well, why does it matter?
Sam	Torrez	I would like to see the CE we normally take every two years as a representative be counted towards CFP CE, overlapped in some amount and again count towards CFP CE.
Patrick	Trimp	The CFP board needs to stick with helping people qualify as CFPs. Adding any additional layers and requirements (controls) will only result in this institution becoming less relevant. Stay in your lane and don't make those of us that do the

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		actual work in the field get bogged down in more red tape. That is one thing we have enough of already and as I recall, we pay you for this.
Nicholas	Tupaj	I admire the Boards outreach to give candidates and professionals the opportunity to comment on changes before they are put up for review. I hope they continue to foster that relationship with their members as time goes on and more changes are proposed. Please continue this opportunity for comment in the future.
Spencer	Turkal	I strongly believe that the CFP designation will not be taken with the same seriousness as designations such CPA or JD until those who operate solely as a salesman are barred from utilizing the designation (and I personally would add anyone that acts as a salesman in any capacity even if it is just some of the time). It seems to be an open secret that insurance companies and mutual fund companies purposely hire (or train) CFPs and then set requirements upon them to sell products while ignoring nearly everything that the CFP stands for. This taints the designation. I have seen this at the company level at fortune 500 companies.
Halle	Turner	Stop over complicating and over regulating the CFP. Make it less complicated for people to become CFPs you can do that while still maintaining high standards that advocate for fair and ethical practice for clients.
Peter	Tuz	We shouldn't be watering down the qualifications it takes to become a CFP in any way.
Rob	Typher	Again, the experience hours needs to be broadened, from both a practicality point of view as well as recognizing the value of non-financial planning experience. I think if a person has 10 years of work experience after they attain a bachelor's degree, that should count towards meeting the work experience requirement. I say after they attain their college degree because I am assuming that degree gets them a job that provides 'professional' experience. Consider that in the same vein, the college education requirement, i.e. getting a bachelor's degree in ANY field probably shouldn't count, since we know some 4 year degrees have nothing to do with finance at all. While I get the fact that getting a 4-year degree requires commitment, dedication, and demonstrates an ability to learn, there is still a huge difference from one degree to another. But from a practical point of view, I think this is an acceptable tradeoff. And I think having 10 years worth of 'professional experience' is an acceptable tradeoff too. The point is, we want there to be enough next generation financial planners. If we make standards so rigid that it is not practical for many to pursue their CFP, then we are shooting ourselves in the foot. I am 63, and have 3 children, and let me tell you that the younger generations have it tougher than I did, financial speaking. The cost of housing, education and health insurance are far different for them than when I was their age. We have to fit the present times if we want future times.
Tamara	Uribe	I would like to know how you are tracking the pro-bono work to verify the hours and completion or quality. I feel opening up this option to those studying for the CFP is not a good idea as it is too soon. I also feel that pro-bono for CE hours for existing CFP's needs to be monitored so that we do not have anyone abusing it.

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Andrea	Vaioli	Revise the education standard. Create a path for those of us who never finished college but do the work. Require that CFP's do actual financial planning in their job versus selling products. Respectfully, signing an oath promising to function as a fiduciary and yet one's income being predicated on selling things to people are an inherent conflict.
Adam	Van Deusen	I was a little surprised that the requirement to have a Bachelor's Degree was not dropped. By far the hardest requirements on the path to CFP certification are the Bachelor's requirement (likely 3-4 years to complete) and the Experience requirement (2-3 years, though in my experience positions that fulfill the 2-year path and are available to non-CFPs are often at sales- rather than planning-focused firms). It would be a huge commitment for a mid-career professional without a BA to commit ~6-7 years of their life (including paying for a degree and taking a low-paid planning firm job) to pursue CFP certification, likely dissuading many in this group from doing so.
Dominick	Vetrano	If your desire to make Pro bono work mandatory then do so, Do not hide behind the current joke of continuing education - actual practitioners that work with paying clients have to keep their skills current to service...Teachers, pro bono and mentoring does not require nor is evaluated as the same level as a practitioner on a daily basis. If clients are actually paying hard earned money you are being evaluated. Teaching theory to students is not the same.
Gregory	Virant	I really appreciate the overall intent is to maintain the integrity of the designation and not cheapen it by easing up on any requirements (only exception is the proposed expanded look-back period which I consider extremely minor).
Jared	Virtue	Thank you for doing all of this hard work and asking for our engagement and opinions!
Solon	Vlasto	LOVE the changes proposed the experience. It might be too easy to make some types of clerical experiences fit into one of the steps of financial planning - like monitoring a plan. I don't believe the spirit of the requirement is being met currently.
David	Voth	I have no additional comments.
David	Wachter	Nothing to add
Bryce	Wallace	I think that the board should look at scaling education requirements, as I meet 6 out of the 7 which means I must complete the standard path. It doesn't make sense to me that a person who only meets 1 out of 7 and the person who meets 6 out of the 7 have to both reach 6,000 hrs. I would propose a scaling medium which would encourage those who only meet 1 requirement to continue to add to their 7 experience requirements because as of now there is nothing that incentivizes to do so. I think it would make sense that if you had 6 out of the 7 experience requirements than you had to complete 4,500 hrs, 5 out of 7 5,000 hrs and so on.
Christian	Wallace	Maybe make some changes to the test. While it is certainly comprehensive and while we do want to have many individuals with the CFP certification, we also do not want to dilute the value of being a CFP... This would take a similar approach to

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		how there are very little CFAs and how the CPA exam is continually getting more difficult to pass.
Ethan	Wallace	I would like to continue to see a high barrier to entry. I don't want the designation to become watered down with easier ways to get in and more people who are not highly, highly educated and qualified to provide financial advice.
Zach	Wallace	I in general do not support making the designation easier to obtain, nor harder to maintain.
Brandon	Walters	The thing that is missing in my opinion is the arbitrary 4 year college degree. A CFP holder could have a four year degree in something that has no bearing on finance and does not add any value from an experience or education standpoint. As a personal example I have been licensed now for 18 years, I hold 5 various industry designations but I am forced to go back to school where I am completing my Christian Ministries degree just to check a box for the CFP standards. While this is personally fulfilling, I believe in my case I have demonstrated a commitment to continuing education specific to financial planning plus years of service that show competence and professionalism that far exceeds a four year college degree. In my opinion the standards should be updated to recognize the specialized education options that exist today for financial planning and their value over an arbitrary 4 year degree.
Michael	Walther	The CFP(R) Board should actively work to coordinate the reporting of CE hours with industry groups like the AICPA, NAPFA, and XYPN to streamline the reporting of CE hours so that members are not wasting time entering hours on multiple platforms.
Cody	Ward	Grateful for the opportunity to provide feedback. Appreciate the time and attention to maintain high standards. Hopeful that CFP Board keeps its eye on the ball and doesn't sacrifice long term goals for short term gains.
Victoria	Ward	Thank you for the opportunity to share our input.
Saviez	Wazir	No additional comments.
Rhonada	Weaver	Stop making it harder for individuals to pass and maintain the CFP. Everyone is doing their best in life and adding more stress to it, is not an attractive designation for many already in the industry.
Coleman	Webb	I don't have any comments on the proposed standards, but I passionately believe that the education requirement to hold a bachelor's degree or higher in any discipline is counterproductive and limits the attainment of certification for minorities. This is for the following reasons: Lower degree attainment rates: Black and Hispanic individuals are significantly less likely to hold college degrees compared to White individuals. Economic Implications: Degree requires perpetuate inequality by favoring groups with higher educational attainment, while excluding minority candidates who may lack formal credentials but possess relevant abilities. I truly believe that the CFP material and designation is single-handedly the most critical educational and professional development that anyone in the field of finance can achieve. Especially in client facing and advising career paths. The fact that there are more CFP professionals over the age of 70, than

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		under 30 should be a sign that we need to move this social constraint. I've worked with many advisors who are wonderful/caring professionals that can never attain the CFP designation simply for the fact that they couldn't afford college or they choose to follow a career path. Thank you for listening. This is a barrier to entry that I would love to see removed and replaced with a much stricter/expanded experience requirement.
James	Webb	No additional comments.
Curt	Weil	The proposed changes are evidence of a lot of work and thought on the part of the Commission, for which I am grateful.
Learning	What	Quality not quantity. Limit scope creep and membership fee increases. Most people don't know what a CFP is.
Marian	White	I think that many of these are getting way too involved in small details.
Miriam	Whiteley	I say this every chance I get to meet a CFP Board representative. Please increase the font size used in your emails and decrease the words by at least 50%. Edit yourselves--if we sent out emails to our clients like you send to us, we wouldn't have clients. What do I need to know, is there something actionable, if yes what and how. Thank you for listening.
Melissa	Whitt	In case I can't go back - from my cursory research I don't think the education required for the CIMA certification is rigorous enough. If my research is right (6-9 months to complete education component) that is not in the same ballpark as a JD, CPA, or CFA.
David	Wiedmeyer	I want to see the board raise the standard. Not make it easier for more candidates. It dilutes the designation and makes it nothing more than a marketing gimmick as opposed to making it the gold standard.
Ryan	Will	Should add in MBA in addition to CIMA.
Ronald	Williams	Keep raising the bar-
Alexander	Winstead	The requirements section looks to alienate many individuals, mostly younger individuals. This goes against the core of CFP which seeks to show skill in the field of financial planning, skill is not measured by experience. If it was then there is no need for a test or an education requirement. These proposals will have adverse affects on the careers of young professionals as well as adversely affect the cfp designation in the long run as those individuals no longer seek to attain the designation as their practices will already be built. Additionally the value of the designation will diminish due to lack of notoriety, younger individuals looking for other ways to show competency: such as other designations and higher level degrees. Unfortunately these actions will give way for a new designations to take over as younger members are alienated from the CFP.
Todd	Wnuk	Any candidate, regardless of prior experience, known industry designations like the CPA, CFA, CIMA must take and complete the comprehensive exam. I currently work with several CPA and CFAs that have the CFP certification and they lack basic knowledge on topics that are tested on the exams. I feel as though the time and effort I put into gaining the certification is no longer as rigorous.

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James	Wood	I want to reiterate my comments that the board should not be able to force topics on us. Eventually that could lead to fashionable social engineering causes being forced upon the CFP community. Also, 30 hours each period is plenty. More is not better-it is just burdensome.
Loryn	Woodard	I don't think relaxing some of these standards is a good idea to let people in. The CFP was considered the GOLD standard for a reason due to the rigor of the course work and the requirements to get in the program. I also am unsure why we are upping the ante for CE hours. Is there a business reason? Ethics reason? Just to match CIMA? We should come back to the question, 'what are we trying to accomplish' If there is a specific reason to raise the CE because you want the CFPs to learn about something - then tell us. Otherwise you might risk people not wanting to renew.
Mark	Woodruff	The 4 year degree should not be waived. This will water down the certification, at least in my eyes. You do not see an MD, CPA, attorney, etc. without a 4 year degree to even qualify to continue in school (graduate school, law school, medical school, etc., let alone sit for licensing exams. In my opinion, and in the eyes of many of my clients, this requirement is one of pillars of the requirements for the certification.
Jeremiah	Wright	Less, but better CE is the right answer. More targeted to current laws. But there is no need for more.
Laurence	Wulker	Good Luck, God bless you, and may you arrive at an equitable solution to this quandary.
Michael	Wynn	Please think long and hard about continuing to increase the burden on CFPs through continuing ed requirements and renewal fees - at levels out of balance when compared with other professional designations.
Jeffrey	Yeakle	STOP! How about you create a reasonable exam, one that is not easy to pass, and set continuing education hours with parameters for actual learning? And I will swear to be ethical and then leave it alone. I have held my designation for roughly 20 years and watched the CFP board grow from 110 employees in 2015 to over 600 employees currently. In that time you have raised our fees and changed the Ethical Standards so many times I can't count. I'm not sure if the changes are for my benefit or the CFP Board.
Stephen	Yoskowitz	As someone completing a career transition from a non-financial-industry career to become a CFP® I find the rigidity of the qualifications necessary to be able to use the marks to be really short-sighted. I've been the CFO of a company for a decade, I have a ton of professional experience, and I have more than enough life experience/common sense to be able to sit across from a prospective client and build out a financial plan. Similarly, there are a ton of CFP®s I've met who, despite their extensive experience in the field don't have enough common sense or out-in-the-world experience to provide truly holistic financial planning. The CFP Board would do well to recognize that experience that makes an individual qualified to pursue this career shouldn't be as black-and-white as having done it or been around it for a few years.

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Elias	Young	No further opinions at this time.
Machaka	Young	I would like the Board to consider not requiring a 4 year degree to become a CFP when the person has a certain amount of experience.
David	Younis	Stop increasing CE requirements - At no point in my career spanning 22 years now, has a client ever asked me about the number of CE hours I need to complete to maintain certification. To suggest that adding 10 hours of additional requirements improves the public confidence sounds like an idea that came up in the echo chamber.
Z	Z	Stop these ludicrous advertisements. It makes CFPs seem like a simple certificate to get. Make them inspiring and motivational. Make them emotional and have people question if they are talking with the right professionals.
Ian Zabel	Zabel	Experience requirements can be a little stringent. I have a lot of experience and much of it seems to potentially not count. Otherwise I appreciate the high standards.
Erica	Zacharie	Please consider that Enrolled Agents (EA) should be able to count their tax CE toward any CFP CE requirement. 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	Expand the scope of study and test questions to cover business evaluation and investments in private markets. Private market investments may include PE, private debt, real estate / natural resources, private credit. Private markets have experienced significant growth in recent years, with assets under management (AUM) increasing by 12% to \$13.1 trillion as of June 30, 2023. In the first half of 2024, private equity firms raised \$366 billion, marking a 10% increase compared to the same period in 2023. *Source McKinsey & Company Looking ahead, industry projections estimate that private markets could expand from approximately \$13 trillion to over \$20 trillion by 2030. *Source Blackrock
Arrash	Zare	The goal of the competency standard should be to increase the knowledge base of each professional and to help them spread the knowledge that can effect individuals lives in a positive way.
Mark	Zeigler	Pro bono work should be encouraged and not limited by the CFP board.
Jeffery	Zemp	Thank you for constantly looking for ways to improve the certification.

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

CFP BOARD

CERTIFIED FINANCIAL PLANNER BOARD OF STANDARDS, INC.

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Nancy	Zhai	Greater access for pro bono opportunities to CFP candidates and better advertisement to get the word out.
E	A	I have no issues with making stricter qualifications so that we have more knowledgeable professionals. More CEs and CEs in specific areas (that are available) would be a way to do this. As would be more experience. NOT giving CFP credit for taking a different education route. NOT for having experiences that are outdated or outside of the direct professional needs of financial planners. NOT for doing Pro bono work which should stand always on its own if we are ethical financial planners.
Laura		Please DO NOT remove the college degree requirement. If we want to maintain the CFP standard as THE Standard in financial planning, removing the college education requirement diminishes the standard. I recognize going to college is not easy for everyone. It took me 8 years to finish my degree because I worked Full Time and had my employer help pay for the costs to alleviate the financial burden on me. But I did it and didn't let anything hold me back. 15-20 years ago there were less options for people to get a degree. Now there are so many schools offering classes online that allow people to work and get a degree. Individuals do not have to go the traditional route anymore to complete a degree. Maintain The Standard, do not lower it.
Matt		I am for a more targeted approach to CE, where CFP® professionals must complete a certain number of hours of CE on specific topics with flexibility as to which topics/courses may satisfy the requirements. This is because some of us focus on specific aspects of financial planning, such as investment planning, retirement planning, tax planning, insurance planning, etc. It is already stated that we must be competent in whatever area of planning we are providing or refer a client to someone who is. I am not for increasing the number of CE hours.
PH		During one of the recent webinar updates there was chatter regarding the requirement of having a college degree to obtain the CFP professional designation. Please DO NOT delete or dilute the requirement of having a college degree to obtain the CFP Certification! If we want to be compared to Doctors, Lawyers, CPA -- professions that are held in high regard and esteem in the public's eyes AND have a fiduciary duty -- the CFP must also be held to those educational standards. To my knowledge you cannot obtain the qualification of becoming a doctor, lawyer, etc. without a college degree, taking several exams, having experience, following a code of ethics... all items that fall under the '4 certification requirements' needed to obtain the CFP. Omitting the college degree criteria from the education standards will certainly minimize the value of the CFP designation and mark. The most recent 'Surgery' advertisement is a perfect example (or maybe metaphor) of what we want the CFP designation to be compared to. If the CFP Board's competency standards for CFP certification eliminates (or reduces) the college degree requirement, I suspect the public will question the value of having or using a CFP professional versus a traditional financial advisor / planner. Although I do empathize with individuals who have many years of experience in

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		financial planning but elected not to pursue their CFP, that was their decision and exceptions cannot be made. There is something rewarding with the rigor of going through the entire certification process in securing the CFP; it allows successful candidates to state they are 'different' than other advisors / planners and are ultimately held to a higher standard.
Sean		I think focusing on 'a profession that mirrors the diversity of the population and is valued by employers, large and small' is a waste of time. Instead, focus on competency, empathy, and understanding. If the CFP board is spending its time (and our annual renewal fees) to try to mirror the proportions race/gender to the broad population and check all the boxes, then you are focusing on issues that the majority of the country voted against in the last election. Is the best financial planner the one that is the most competent and understanding, or the one that happens to share your skin color and/or gender? Be careful, or you'll quickly turn the CFP brand into the Bud Light of financial designations.