Evaluation of a Candidate's Ethical Fitness

Candidates for CFP® certification, including former CFP® professionals whose certifications have lapsed or were relinquished, must complete an application and an **Ethics Declaration**. With this information, CFP Board will conduct a **Background Check** and apply its *Fitness Standards*.

Did the Background Check reveal a reason to open an Investigation?

YES:

Enforcement Counsel sends a letter asking the

Candidate for information and documents.



NO:

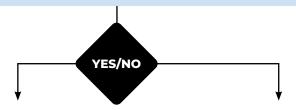
The Background Check and Ethics Declaration

review went smoothly, and no issues were encountered. The **Candidate** is on their way to certification!

Enforcement Counsel reviews the materials submitted by the **Candidate** and follows up if it needs more information or clarification. **Enforcement Counsel** may ask the

Candidate to participate in an interview.

Does the information provided suggest that **Enforcement Counsel** needs to conduct a further review?



YES:

Enforcement Counsel will decide whether the **Candidate**:

(1) is temporarily or permanently ineligible for CFP® certification,

or

(2) must file a **Petition for Fitness Determination** with the **Disciplinary and Ethics Commission**.

(For next steps, see **Petitioning the Disciplinary and Ethics Commission** for a **Fitness Determination** Process Map.)

NO:

Enforcement Counsel

closes the investigation and sends a letter notifying the **Candidate** of the closure. The **Candidate** is on their way to CFP® certification!

DOES THIS MAP APPLY TO ME?

This map applies to Applicants, Candidates for CFP® certification and former CFP® professionals seeking Reinstatement, provided their certification has not been Suspended or temporarily Barred by CFP Board.

PRACTICE TIPS

Concepts to Consider:

Ethics Declaration: All
Candidates for certification must
complete an Ethics Declaration
that asks a series of questions
requiring the Candidate to
disclose information relevant to
their fitness for CFP® certification.

Reinstatement following Relinquishment: If you are a former CFP® professional seeking Reinstatement, you must pay a Reinstatement Fee and ensure all continuing education (CE) requirements are current and credits reported.

KEY RESOURCES

Fitness Standards: These standards define categories of conduct that may affect a Candidate's ability to become certified

Procedural Rules: Article 1 governs the primary components of the investigations process, including for Fitness Evaluations. Other rules may apply in certain circumstances.

Certification Process

Intent to Reinstate Form

Pathway to CFP® Certification Agreement