

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.

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/NO

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:

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

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 Reinstatement Form](#)

[Pathway to CFP® Certification Agreement](#)