

There are two ways for candidates to fulfill the experience requirement for CFP® certification.

6,000 HOURS  
STANDARD PATHWAY

Based on a 40-hour week

DOING ONE OR MORE OF THESE



**Personal delivery to individual client**  
*Direct interaction and engagement with individual clients*



**Supervision of personal delivery**  
*Supervision of financial planners or the financial planning process*



**Support of individual clients**  
*Direct or indirect support of the financial planner and/or the financial planning process*



**Teaching**  
*Financial planning related courses at a university, offered for college credit; or at a CFP Board Registered Program*



**Internships or Residency Program**  
*Completed an internship, or completed the FPA Residency Program*

AND

DOING ONE OR MORE OF THESE

ELEMENTS OF PERSONAL FINANCIAL PLANNING



**Understand personal and financial circumstances**  
*Are you obtaining, analyzing and addressing client information and circumstances?*



**Identify and select goals**  
*Are you identifying, selecting and prioritizing client goals?*



**Analyze course of action and potential alternatives**  
*Are you analyzing action plans and alternatives?*



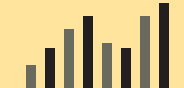
**Develop financial plan recommendations**  
*Are you developing the recommendation?*



**Present financial plan recommendations**  
*Are you presenting the recommendation?*



**Implement the financial plan recommendations**  
*Are you implementing the plan with the client?*



**Monitor progress and update**  
*Are you monitoring and updating goals and recommendations?*

OR

4,000 HOURS  
APPRENTICESHIP PATHWAY

Based on a 40-hour week

DOING THIS



**Personal delivery to individual client**  
*Direct interaction and engagement with individual clients*

AND

DOING IT THIS WAY



**Must be completed under the direct supervision of a CFP® professional**  
*We request immediate verification from the CFP® professional*

AND

DOING ALL OF THESE

ELEMENTS OF PERSONAL FINANCIAL PLANNING



**Understand personal and financial circumstances**  
*Are you obtaining, analyzing and addressing client information and circumstances?*



**Identify and select goals**  
*Are you identifying, selecting and prioritizing client goals?*



**Analyze course of action and potential alternatives**  
*Are you analyzing action plans and alternatives?*



**Develop financial plan recommendations**  
*Are you developing the recommendation?*



**Present financial plan recommendations**  
*Are you presenting the recommendation?*



**Implement the financial plan recommendations**  
*Are you implementing the plan with the client?*



**Monitor progress and update**  
*Are you monitoring and updating goals and recommendations?*

For more information on the experience requirement toward becoming a CFP® professional, visit:



CFP.NET/EXPERIENCE