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

**6,000 HOUR STANDARD PATHWAY**

- 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

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

CFP.NET/EXPERIENCE

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**4,000 HOUR APPRENTICESHIP PATHWAY**

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

- Internships or Residency Program
  - Must be completed under the direct supervision of a CFP® professional

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

CFP.NET/EXPERIENCE

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**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?

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

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