

Passing the CFP® Exam after Heart Surgery

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It's hard for people to imagine seeing someone in decent health, at age 41, sitting in an operating room getting a stent put in after finding a 100% blockage in their left anterior descending artery in their heart; but there I was. The timing couldn't have been more inconvenient as I was in the review period prior to taking the CFP® exam. Let me back up for a minute and walk you through my time table in studying for the exam.

I had originally enrolled for the CFP® certification classes needed through Bryant University, Boston Institute of Finance's online program. I started with the program in 2015 and was having a hard time finding the motivation to study after working a 9-hour day. Eventually I decided to put it on hold, and didn't come back seriously into the program until December of 2018. From there, I really crammed to get all of my classwork done and finally completed the coursework and Capstone around the beginning of July 2019. I decided it would be good to take July and August off from studying, and would begin the review course in September. I chose Brett Danko's CFP® certification review course. He is very thoughtful and methodical with how he teaches you to study and when to study it. My timeline was set. I planned to work on the review course for two months and take the exam in November 2019.

I went in to see the doctor on September 16th after having mild chest pains and they immediately admitted me into the hospital. After a few days of tests, I had a heart catheter done where they found my problem. After the stent was placed, the doctors told me to reduce stress and take it easy. I missed about 3 weeks of my 8-week review period recovering and dealing with side effects of unnecessary medications I was prescribed as a result of the surgery. I even went onto the CFP Board Candidate Forum for advice and many people discouraged me from sitting for the exam in November; but, I felt I had come too far to delay it any further. I listened to all of Danko's tips and also put my 10 years of experience in the field on the line and decided I would take the November exam. I passed it first attempt.

My CFP® exam advice: keep moving forward, even if your progress is slow. Keep moving forward and you'll get to your destination. Get into a good review course and don't try to outsmart them. Just listen and follow directions and learn from the teachers' years of their experience. Good luck on your test! You got this!