



CFP BOARD

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NOVEMBER 5TH ASK THE EXPERT: HELPING WOMEN IN CFP® CERTIFICATION AND BEYOND

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asktheexpert

Add a tag



Sara Maloney 10-30-2019 15:03

Hello everyone, Mark your calendars for our Ask the Expert on November 5th from 1-2:30 pm EST! We ...

1. November 5th Ask the Expert: Helping Women in CFP® Certification and Beyond

2

RECOMMEND



Sara Maloney

Posted 10-30-2019 15:03

Edited by Sara Maloney 11-04-2019 14:08

REPLY RE-OPEN THREAD

Hello everyone,

Mark your calendars for our Ask the Expert on November 5th from 1-2:30 pm EST! We will be discussing how our experts, @Chelsea Clegg and @Ashley Dixon, navigated through the CFP® certification process, prepared for the CFP® exam, and established their careers in financial planning.

We are hoping to hear from everyone on how they decided on their career path and any questions candidates may have. So, get your questions ready and please join us on this post on November 5th!

#asktheexpert

Sara Maloney
Community Manager
CFP Board
candidateforum@cfpboard.org

2. RE: November 5th Ask the Expert: Helping Women in CFP® Certification and Beyond

0

RECOMMEND



Sara Maloney

Posted 11-05-2019 13:00

REPLY RE-OPEN THREAD



Our event is now LIVE! Please post any questions you have on this thread and an expert will respond to it directly on this thread.

Sara Maloney
Community Manager
CFP Board
candidateforum@cfpboard.org

➤ ORIGINAL MESSAGE

3. RE: November 5th Ask the Expert: Helping Women in CFP® Certification and Beyond

0

RECOMMEND



Efthymia Antonoudi

ACTIONS ▼

Posted 11-05-2019 13:02

REPLY RE-OPEN THREAD



Which CFP exam preparation review course do you recommend?

 Efthymia Antonoudi
 Faculty Program Coordinator
 University of Georgia
 Atlanta GA
 (404)717-5679 (4047175679)

➤ ORIGINAL MESSAGE

4. RE: November 5th Ask the Expert: Helping Women in CFP® Certification and Beyond

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RECOMMEND



Chelsea Clegg

ACTIONS ▼

Posted 11-05-2019 13:09

REPLY

RE-OPEN THREAD ▼

Hi @Efthymia Antonoudi! I used the College for Financial Planning for my education course and Ken Zahn for my live review. I definitely recommend Ken Zahn because you get a pre-review book and questions as well as a live review book which contains more questions and case studies. You also have the option to purchase flash cards and additional questions and case studies if you find you've mastered the other questions. I found their instructors really know the material and want to see you succeed. The live review was the best option for me because it allowed me to completely immerse myself in studying for 4 days without

having to worry about work & home life.

 Chelsea Clegg, CFP®
 Associate Financial Strategist
 McKinley Carter Wealth Services
 Wheeling, WV
 (304) 230-2400

➤ ORIGINAL MESSAGE

5. RE: November 5th Ask the Expert: Helping Women in CFP® Certification and Beyond

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RECOMMEND



Efthymia Antonoudi

ACTIONS ▼

Posted 11-05-2019 13:21

REPLY

RE-OPEN THREAD ▼

Thanks so much Chelsea. I am a CPA and a member of the AICPA. Does anyone know if I pass the CFP exam and become a CFP after fulfilling all requirements, do I get a waiver of the AICPA test for the CPA/PFS designation? And does the CFP experience also count for that?

 Efthymia Antonoudi
 Faculty Program Coordinator
 University of Georgia
 Atlanta GA
 (404)717-5679 (4047175679)

➤ ORIGINAL MESSAGE

6. RE: November 5th Ask the Expert: Helping Women in CFP® Certification and Beyond

0

RECOMMEND



Ashley Dixon

ACTIONS ▼

Posted 11-05-2019 13:16

Edited by Sara Maloney 11-05-2019 13:16

REPLY

RE-OPEN THREAD ▼

@Efthymia Antonoudi I also used Ken Zahn and attended the live review course and I highly recommend this program and attending a live review course.

Ashley Dixon
Lead Planner
Gen Y Planning
Colorado Spgs CO
(803)606-8740

➤ ORIGINAL MESSAGE

7. RE: November 5th Ask the Expert: Helping Women in CFP® Certification and Beyond

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RECOMMEND



Angela Seguro

ACTIONS ▼

Posted 11-05-2019 13:02

REPLY RE-OPEN THREAD



Hello Ladies,

With all the information there is to cover in the courses, what would be the best way to study for the exam prior to taking a review course?

Thank you,
Angela Seguro

Angela Seguro
Financial Advisor
West Coast Financial Group
Tampa FL
517-914-5783

➤ ORIGINAL MESSAGE

8. RE: November 5th Ask the Expert: Helping Women in CFP® Certification and Beyond

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RECOMMEND



Chelsea Clegg

ACTIONS ▼

Posted 11-05-2019 13:16

REPLY

RE-OPEN THREAD ▼

Hi @Angela Seguro! I found that it was easier if I took small bites and only focus on certain sections at a time. I would start with adding sticky notes to particular topics that I struggled with (like the different types of trusts). I would then create my own flash cards and review those. I also did a lot of practice questions but be careful that you alternate quizzes/questions so that you don't begin memorizing answers.

Depending on the review course you choose, the provider may send pre-study materials that can help guide your study schedule.

Chelsea Clegg, CFP®
Associate Financial Strategist
McKinley Carter Wealth Services
Wheeling, WV
(304) 230-2400

▶ ORIGINAL MESSAGE

9. RE: November 5th Ask the Expert: Helping Women in CFP® Certification and Beyond

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RECOMMEND



Ashley Dixon

ACTIONS ▼

Posted 11-05-2019 13:22

REPLY

RE-OPEN THREAD ▼

@Angela Seguro I think this can depend on how best learn information. For me it is a mix of flash cards, highlighting, reading, rewriting, listening to instruction, practice questions/exam. Also prior to the review course I would focus more time on understanding the areas you may not be as proficient in as the review courses aren't meant to teach you like your course work but to help you understand the exam and how the questions are presented, etc.

Ashley Dixon
Lead Planner
Gen Y Planning
Colorado Spgs CO
(803)606-8740

➤ ORIGINAL MESSAGE

10. RE: November 5th Ask the Expert: Helping Women in CFP® Certification and Beyond

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RECOMMEND



Marianne Nolte

ACTIONS ▼

Posted 11-05-2019 13:03

REPLY RE-OPEN THREAD



Is there a list somewhere of tutors available? Tutors that can help a person drill down on specific concepts they find elusive?

Marianne Nolte
Fallbrook, CA

mnolte@imaginefinancialservices.com

➤ ORIGINAL MESSAGE

11. RE: November 5th Ask the Expert: Helping Women in CFP® Certification and Beyond

0

RECOMMEND



Chelsea Clegg

ACTIONS ▼

Posted 11-05-2019 13:11

REPLY

RE-OPEN THREAD ▼

@Marianne Nolte,

I am not sure if there is a master list out there but I do know that Ken Zahn has tutors. I used them for my live review but did not use the one-on-one tutoring. Brandon Truitt was my instructor and I enjoyed his teaching style.

<https://www.kenzahn.com/Tutors.aspx>

Chelsea Clegg, CFP®
Associate Financial Strategist
McKinley Carter Wealth Services
Wheeling, WV
(304) 230-2400

➤ ORIGINAL MESSAGE

12. RE: November 5th Ask the Expert: Helping Women in CFP® Certification and Beyond

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RECOMMEND



Ashley Dixon

ACTIONS ▼

Posted 11-05-2019 13:25

REPLY

RE-OPEN THREAD ▼

@Marianne Nolte I am not familiar with tutors but I have heard of study groups that form via Facebook group connections and through organizations such as the Financial Planning Association.

 Ashley Dixon
 Lead Planner
 Gen Y Planning
 Colorado Spgs CO
 (803)606-8740

▶ ORIGINAL MESSAGE

13. RE: November 5th Ask the Expert: Helping Women in CFP® Certification and Beyond

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RECOMMEND



Cyndi Najar

ACTIONS ▼

Posted 11-05-2019 13:03

REPLY RE-OPEN THREAD



Who do you contact to find out about why experience was not approved and how to correct?

 Cyndi Najar, M.ED, OHRD
 Office Administrator
 Springdale, AR
Cyndilfg@gmail.com

➤ ORIGINAL MESSAGE

14. RE: November 5th Ask the Expert: Helping Women in CFP® Certification and Beyond

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RECOMMEND



Darlene Rivers

ACTIONS ▼

Posted 11-05-2019 14:54

REPLY

RE-OPEN THREAD ▼

Hi Cyndi,
Didn't know if anyone got back to you. Last year I reached out to
To: Experience <Experience@CFPBoard.org>
I got a written response from

TIM FIELDS
tfields@cfpboard.org

Hope this helps

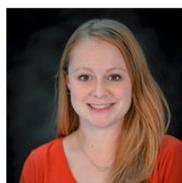
Darlene Rivers
President
Rivers and Assoc. Inc.
Hillside IL
(708)540-3130

➤ ORIGINAL MESSAGE

15. RE: November 5th Ask the Expert: Helping Women in CFP® Certification and Beyond

0

RECOMMEND



Sara Maloney

Posted 11-07-2019 13:30

REPLY

RE-OPEN THREAD ▼

Hi @Cyndi Najar,

Please contact Experience@CFPBoard.org to discuss your experience entry.

Thanks!

 Sara Maloney
 Community Manager
 CFP Board
 candidateforum@cfpboard.org

➤ ORIGINAL MESSAGE

16. RE: November 5th Ask the Expert: Helping Women in CFP® Certification and Beyond

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RECOMMEND



Deja Foster

ACTIONS ▼

Posted 11-05-2019 13:06

REPLY RE-OPEN THREAD



I currently work as a Client Service Associate for an Independent RIA. I set for the exam in March. I have purchased the Zahn Live Review and working through the books as I finish up the education portion of the CFP qualifications. She asked that I complete a 5-year plan by November 22nd. I have two questions:

1. What are some additional resources for the CFP exam prep to ensure that I am adequately prepared?
2. Can you provide any recommendations/resources regarding Career Planning to assist with completing my 5 year plan?

Thanks for sharing your expertise with us! I appreciate each of you.

Deja Foster
Client Service Associate
Fish & Associates
Memphis TN
(901)653-8587

➤ ORIGINAL MESSAGE

17. RE: November 5th Ask the Expert: Helping Women in CFP® Certification and Beyond 

0

RECOMMEND



Ashley Dixon

ACTIONS ▼

Posted 11-05-2019 13:35 |  [view attached](#)

REPLY

RE-OPEN THREAD ▼

@Deja Foster 1. You are doing everything right by going ahead and diving into the live review books ahead of your March exam. 2. The CFP Board earlier this year published the Financial Planning Career Paths Guide that would be beneficial for you to review in preparing you 5 year plan. I have attached it here.

Ashley Dixon
Lead Planner
Gen Y Planning
Colorado Spgs CO
(803)606-8740

Attachment(s)



[Financial-Planning-Career-Paths-Guide.pdf](#)

1.71MB

1 version

➤ ORIGINAL MESSAGE

18. RE: November 5th Ask the Expert: Helping Women in CFP® Certification and Beyond

0

RECOMMEND



Deja Foster

ACTIONS ▼

Posted 11-05-2019 14:29

REPLY

RE-OPEN THREAD ▼

Thank you! I actually have this document and did not even think to go back and reference it. I appreciate your insight!

Deja Foster
Client Service Associate
Fish & Associates
Memphis TN
(901)653-8587

➤ ORIGINAL MESSAGE

19. RE: November 5th Ask the Expert: Helping Women in CFP® Certification and Beyond

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RECOMMEND



Stephanie Werden

ACTIONS ▼

Posted 11-05-2019 13:06

REPLY RE-OPEN THREAD



So the first questions look to be the following;

1. Which CFP exam preparation review course do you recommend?
2. What would be the best way to study for the exam prior to taking a review course?

 Stephanie Werden
 Senior Registered Client Associate
 Wells Fargo Advisors (Wells Fargo Clearing Services, LLC)
 San Francisco CA
 415-291-1296

➤ ORIGINAL MESSAGE

20. RE: November 5th Ask the Expert: Helping Women in CFP® Certification and Beyond

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RECOMMEND



Chelsea Clegg

ACTIONS ▾

Posted 11-05-2019 13:24

REPLY

RE-OPEN THREAD ▾

@Stephanie Werden

1. I used the Ken Zahn live review and really enjoyed their process - material, questions, instructors, etc. I felt their material was sufficiently difficult that it made taking the actual exam a little easier. If you trust their process and put in the required study time, I think you will do well.

2. I can't speak to other providers but Ken Zahn provides students with a pre-study book and suggests having this completed prior to attending the live review. Once I got through the live review book, I would go back and add sticky notes to particular topics that I struggled with (like the different types of trusts). I would then create my own flash cards and review those. I also did a lot of practice questions but be careful that you alternate quizzes/questions so that you don't begin memorizing answers. Above all, you will want to create a study schedule and stick to it.

Chelsea Clegg, CFP®
Associate Financial Strategist
McKinley Carter Wealth Services
Wheeling, WV
(304) 230-2400

➤ ORIGINAL MESSAGE

21. RE: November 5th Ask the Expert: Helping Women in CFP® Certification and Beyond

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RECOMMEND



Monica Carter

Posted 11-05-2019 13:06

REPLY RE-OPEN THREAD



What school did you attend to get your CFP? Thanks,
Monica Carter

Monica Carter
Licensed Agent
Executive Retirement Solutions
Rch Palos Vrd CA
(310)920-7910

➤ ORIGINAL MESSAGE

22. RE: November 5th Ask the Expert: Helping Women in CFP®
Certification and Beyond

0

RECOMMEND



Chelsea Clegg

ACTIONS ▼

Posted 11-05-2019 13:25

REPLY

RE-OPEN THREAD ▼

Hi @Monica Carter, I used the College for Financial Planning for my education and Ken Zahn for my live review.

 Chelsea Clegg, CFP®
 Associate Financial Strategist
 McKinley Carter Wealth Services
 Wheeling, WV
 (304) 230-2400

➤ ORIGINAL MESSAGE

23. RE: November 5th Ask the Expert: Helping Women in CFP® Certification and Beyond

0

RECOMMEND



Ashley Dixon

ACTIONS ▼

Posted 11-05-2019 13:38

REPLY

RE-OPEN THREAD ▼

@Monica Carter I did not pursue personal financial planning during my undergrad. I found a 18 month certificate program for the CFP course work at a local community college that fit my schedule with evening classes and was not a huge expense.

 Ashley Dixon
 Lead Planner
 Gen Y Planning
 Colorado Spgs CO
 (803)606-8740

➤ ORIGINAL MESSAGE

24. RE: November 5th Ask the Expert: Helping Women in CFP® Certification and Beyond

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RECOMMEND



Kaleen Anderson

ACTIONS ▼

Posted 11-05-2019 13:07

REPLY RE-OPEN THREAD



I'd love to hear about each of your paths into financial planning. What were the barriers as women? How did your career trajectories differ from male colleagues? Any advantages to being female CFP® professionals?

Thanks for your insights!

Kaleen Anderson
N/A
N/A
Portland OR
(785)821-0051

➤ ORIGINAL MESSAGE

25. RE: November 5th Ask the Expert: Helping Women in CFP® Certification and Beyond

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RECOMMEND



Chelsea Clegg

ACTIONS ▾

Posted 11-05-2019 13:38

REPLY

RE-OPEN THREAD ▾

@Kaleen Anderson - I entered my firm at an entry level position working with an advisory team. My firm is really great about encouraging employees to pursue designations and furthering their education - regardless of if they're male or female. After I got up-to-speed with my firm, I completed the College for Financial Planning's Registered Paraplanner course (now called Financial Paraplanner Qualified Professional). This designation helped provide the basics of financial planning and allowed me to gain confidence in my role with clients. A few years later, I embarked on the CFP(R) certification process.

I am a young professional so it was sometimes hard for long-time clients to trust a new team member. However, it was very important that I immediately demonstrated my value to the client. Colleagues were also very supportive of this and would re-assure clients that we have their best interests at heart. You should be proud that you are pursuing the CFP(R) certification and tell clients that you're doing so.

As a female, I think we serve a very important role with clients, especially female clients. In the past, finances were often controlled by the male spouse but that is changing. It is very powerful to have another female in the room that can encourage the female spouse to be involved in financial planning. Creating that connection is key, especially if the male spouse passes away first. If you've already connected with the wife and have a strong relationship, you will most likely retain the assets.

Chelsea Clegg, CFP®
Associate Financial Strategist
McKinley Carter Wealth Services
Wheeling, WV
(304) 230-2400

➤ ORIGINAL MESSAGE

26. RE: November 5th Ask the Expert: Helping Women in CFP® Certification and Beyond

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RECOMMEND



Kaleen Anderson

ACTIONS ▼

Posted 11-05-2019 14:54

REPLY

RE-OPEN THREAD ▼

Great insights, Chelsea. Thank you!

Kaleen Anderson
N/A
N/A
Portland OR
(785)821-0051

➤ ORIGINAL MESSAGE

27. RE: November 5th Ask the Expert: Helping Women in CFP® Certification and Beyond

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RECOMMEND



Ashley Dixon

ACTIONS ▼

Posted 11-05-2019 14:19

REPLY

RE-OPEN THREAD ▼

@Kaleen Anderson I love sharing my path into financial planning. The first barrier as a woman back when I started the coursework and sat for the exam circa 2009-2011, is that I didn't know any women in financial planning or financial services outside of banks. I approached the CFP to give myself a sense of a master degree for less money and time and to give myself a career path with more direction than my undergrad degree as a double major as my finance and marketing lacked. While in undergrad I did not even know of a career path in personal financial planning but once I learned of it, I knew it was a perfect fit. I was fortunate that my father taught me smart money lessons before I left for college and quickly learned that my peers were not as fortunate. The lack of financial education in our country is huge concern of mine and the reason I now work solely with millenials.

I witnessed most male colleagues going straight to the wire houses, broker dealers, life insurance representatives and wealth management for sales roles. I am not a sales person but a relationship person. I choose to work as a paraplanner for CFP advisors along side them and their clients to learn and grow my expertise. I was able to work remotely for 8 advisors along the east coast from my home in Texas and learned that retirees and clients nearing retirement were not the reason I entered the field. I stepped away from work for two years to raise my babies while we lived in Hawaii and re-entered financial planning to continue to work remotely allowing for flexibility as a mother and a military wife and choose to work with my generation y and z to assist and educate the future on the ever changing financial world.

Ashley Dixon
Lead Planner
Gen Y Planning
Colorado Spgs CO
(803)606-8740

► ORIGINAL MESSAGE

28. RE: November 5th Ask the Expert: Helping Women in CFP® Certification and Beyond

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RECOMMEND



Kaleen Anderson

ACTIONS ▼

Posted 11-05-2019 15:14

REPLY

RE-OPEN THREAD ▼

@Ashley Dixon Thank you for sharing your insights and story! As a young mother of two, it is so encouraging to see examples of other women who have been able to make both motherhood and their careers a priority.

Kaleen Anderson
N/A
N/A
Portland OR
(785)821-0051

➤ ORIGINAL MESSAGE

29. RE: November 5th Ask the Expert: Helping Women in CFP® Certification and Beyond

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RECOMMEND



Katy Mazzara

ACTIONS ▼

Posted 11-07-2019 11:46

REPLY

RE-OPEN THREAD ▼

Ashley, this is so interesting! Are companies encouraging towards women who want to work remotely? I'm very interested in this option, as a I have a thriving practice already as a Financial Coach. I'd love to start out working with a company, once I receive my CFP designation. How do I find one that would be open to working remotely and what are those entry positions at a company?

Katy Mazzara
Founder
168 Media Inc./d.b.a. Katy Chen Mazzara - Money Mentor
Pasadena CA
(323)788-5625

► ORIGINAL MESSAGE

30. RE: November 5th Ask the Expert: Helping Women in CFP® Certification and Beyond

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RECOMMEND



Laura Thomas

ACTIONS ▼

Posted 11-05-2019 13:13

REPLY RE-OPEN THREAD



Hi,

- 1.) If someone is unable to attend a live review session, is there a virtual one you would recommend? How else would you suggest preparing for the March exam?
- 2.) Also I entered all my experience for the Board with the same contact on two parts but they only reached out to confirm for one part of the experience week ago. Is there anyway I can follow-up to confirm they are reaching out on both? I was a contractor and then an employee.

Thank you for your help

 Laura Thomas
 Director of Client Experience
 IAM
 Sunnyvale CA
 415-350-9395

▶ ORIGINAL MESSAGE

31. RE: November 5th Ask the Expert: Helping Women in CFP® Certification and Beyond

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RECOMMEND



Chelsea Clegg

ACTIONS ▼

Posted 11-05-2019 13:56

REPLY RE-OPEN THREAD



Hi @Laura Thomas - to answer question 1, I had a colleague use the College for Financial Planning's live review course a few years ago. I'm not sure they still offer it but you could look

into that one. I don't have any personal experience with a virtual live review.

I highly recommend a review course. If there is no way to attend a review course, I would suggest creating a study schedule for each of the various topics of the exam and purchasing a test bank from an education provider (some may not allow this without enrolling in a review course). You should also print the CFP Board's material on Code of Ethics and Standards of Conduct. Be familiar with the formula sheet and tax tables so you're not fumbling around during test time.

I will let the CFP Board answer question 2.

 Chelsea Clegg, CFP®
 Associate Financial Strategist
 McKinley Carter Wealth Services
 Wheeling, WV
 (304) 230-2400

➤ ORIGINAL MESSAGE

32. RE: November 5th Ask the Expert: Helping Women in CFP® Certification and Beyond

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RECOMMEND



Mary Casady

ACTIONS ▼

Posted 11-05-2019 13:29

REPLY RE-OPEN THREAD



Hi experts, how were you able to combine work and studying for the CFP exam? Did you turn to part-time work instead of full time? Did you work with your managers to allow studying time during the day?

 Mary Casady
 Planning Analyst
 Single Point Partners
 Newton MA
 (617)281-4698

► ORIGINAL MESSAGE

33. RE: November 5th Ask the Expert: Helping Women in CFP® Certification and Beyond

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RECOMMEND



Ashley Dixon

ACTIONS ▼

Posted 11-05-2019 13:30

Edited by Sara Maloney 11-05-2019 13:39

REPLY RE-OPEN THREAD



@Mary Casady,

I will say I did not have much of a life outside of work and studying. I would get to the office early to have a quiet hour or two to study, review easier topics during lunch hour (as it was bound to be a more distracted time period in the office) and set aside time in the evening to again be reviewing the material. My workplace definitely knew about the exam and goals for studying and respected my time.

 Ashley Dixon
 Lead Planner
 Gen Y Planning
 Colorado Spgs CO

(803)606-8740

➤ ORIGINAL MESSAGE

34. RE: November 5th Ask the Expert: Helping Women in CFP® Certification and Beyond

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RECOMMEND



Chelsea Clegg

ACTIONS ▼

Posted 11-05-2019 13:31

Edited by Sara Maloney 11-05-2019 13:40

REPLY RE-OPEN THREAD



@Mary Casady,

Like Ashley, I did not have much free time. I worked full time and was not permitted to study during work hours, so all of my studying occurred in the evenings or on weekends. What really helped was creating a schedule -- for me, 2 hours/evening was all I could manage. Many coworkers sat for the CFP exam so they understood the stress and workload. My manager was flexible on my time and would allow me to leave early a few days/week. Another big thing is explaining your study schedule to family & friends.

Chelsea Clegg, CFP®
Associate Financial Strategist
McKinley Carter Wealth Services
Wheeling, WV
(304) 230-2400

➤ ORIGINAL MESSAGE

35. RE: November 5th Ask the Expert: Helping Women in CFP® Certification and Beyond

0

RECOMMEND



Rebecca Campbell

ACTIONS ▼

Posted 11-05-2019 13:30

REPLY RE-OPEN THREAD



Hello, could you please share what your timeline looked like regarding your education program and then prepping for the actual exam? Looking back did you feel it was the appropriate amount of time or did you feel like you were up against the clock towards crunch time?

I have a hard time remembering all that I learned in the first and second course and I wonder if 10 weeks is enough to review everything...any tips?

Appreciate the insight!

Rebecca Campbell
Analyst
LFS Asset Management
S San Fran CA
(585)747-1833

➤ ORIGINAL MESSAGE

36. RE: November 5th Ask the Expert: Helping Women in CFP® Certification and Beyond

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RECOMMEND



Ashley Dixon

ACTIONS ▼

Posted 11-05-2019 13:44

REPLY RE-OPEN THREAD



@Rebecca Campbell I think 10 weeks can be enough time if you commit to look at the material daily and sign up for a live review course, take lots of practice questions/exams. Focus your studies on your weaker areas of expertise. But ultimately you know how much time you can commit to studying and how much time you need to feel comfortable sitting for the exam.

Ashley Dixon
Lead Planner
Gen Y Planning
Colorado Spgs CO
(803)606-8740

➤ ORIGINAL MESSAGE

37. RE: November 5th Ask the Expert: Helping Women in CFP® Certification and Beyond

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RECOMMEND



Chelsea Clegg

ACTIONS ▼

Posted 11-05-2019 13:47

REPLY RE-OPEN THREAD



Hi @Rebecca Campbell,

As soon as I finished my education program, I dove into the live review process. I used Ken Zahn and (I think) they mailed the pre-study book about 3 months in advance of the live review course. After the review course, I had a few weeks before the actual exam. Based upon the days until the exam, I used Zahn's study schedule and reviewed a couple sections each day and completed associated quizzes.

Like you, I thought I had forgotten everything I learned in the education course. Thankfully, a lot of the information came back after a quick refresher. I was always nervous that I didn't have enough time but it was very important that I stuck to the schedule schedule and forced myself to study even on days that I didn't think I had it in me. On those days, I would do light studying -- maybe only go through flash cards or listen to audio recordings. If you find there are particular sections you struggle with, try adding sticky notes so you can easily reference them.

Chelsea Clegg, CFP®
Associate Financial Strategist
McKinley Carter Wealth Services
Wheeling, WV
(304) 230-2400

► ORIGINAL MESSAGE

38. RE: November 5th Ask the Expert: Helping Women in CFP® Certification and Beyond

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RECOMMEND



Glenda Lewis

ACTIONS ▼

Posted 11-05-2019 13:30

REPLY RE-OPEN THREAD



I worked for Edward Jones as a branch manager for 3 years and then interned as an FA for 6 months. I failed the series 7 by one point. Biggest slap to the face! I am currently finishing my Master's in Financial Planning & Law and would love to open my own RIA after passing my 65. I have 140 hours left to meet my requirement for hours for my CFP after I pass the exam. What do you suggest? Do you know if a company is willing to have an intern just to get their hours?

 Glenda Lewis
 Current Math Teacher/ Previous Edward Jones Intern
 N/A
 Loveland CO
 (719)421-0059

► ORIGINAL MESSAGE

39. RE: November 5th Ask the Expert: Helping Women in CFP® Certification and Beyond

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RECOMMEND



Ashley Dixon

ACTIONS ▼

Posted 11-05-2019 13:47

REPLY RE-OPEN THREAD



@Glenda Lewis Yes almost every financial planner I know needs more hands on deck but they don't have the time to search or aren't sure what they are looking for in an intern. Search for all the local CFPs in your area and reach out to them about interning for them. Tell them what areas of the financial planning process you are great at and how you can help them.

Ashley Dixon
Lead Planner
Gen Y Planning
Colorado Spgs CO
(803)606-8740

➤ ORIGINAL MESSAGE

40. RE: November 5th Ask the Expert: Helping Women in CFP® Certification and Beyond

0

RECOMMEND



Darlene Rivers

ACTIONS ▼

Posted 11-05-2019 13:36

REPLY RE-OPEN THREAD



As a career changer I'm finding it hard to locate a point of entry into the industry. I've had various careers and I have always been able to find a path, and the various levels in the industry. It would be nice to see a list of job descriptions under the field. The career center normally has no jobs for the state of Illinois unless it's to sell insurance. I'd love to start working in the field now, but I have no idea how to search for an opening because I don't have any job titles or descriptions. What would you suggest?

 Darlene Rivers
 President
 Rivers and Assoc. Inc.
 Hillside IL
 (708)540-3130

➤ ORIGINAL MESSAGE

41. RE: November 5th Ask the Expert: Helping Women in CFP® Certification and Beyond 

0

RECOMMEND



Ashley Dixon

ACTIONS ▼

Posted 11-05-2019 13:52 |  [view attached](#)

REPLY RE-OPEN THREAD



@Darlene Rivers Check out the Financial Planning Career Paths Guide (attached) the CFP Board published earlier this year. Also I entered the industry as a paraplanner which offers extreme flexibility to learn about the field, check out [Simply Paraplanner](#) for more resources on being a paraplanner and for job postings.

 Ashley Dixon
 Lead Planner
 Gen Y Planning
 Colorado Spgs CO
 (803)606-8740

Attachment(s)



[Financial-Planning-Career-Paths-Guide.pdf](#)

1.71MB

1 version

➤ ORIGINAL MESSAGE

42. RE: November 5th Ask the Expert: Helping Women in CFP® Certification and Beyond

0

RECOMMEND



Darlene Rivers

ACTIONS ▼

Posted 11-05-2019 14:54

REPLY

RE-OPEN THREAD ▼

Ashley,
Thanks you so much for the info. I'll look into it right away.

Darlene Rivers
President
Rivers and Assoc. Inc.
Hillside IL
(708)540-3130

➤ ORIGINAL MESSAGE

43. RE: November 5th Ask the Expert: Helping Women in CFP® Certification and Beyond

0

RECOMMEND



Claudia Porter

ACTIONS ▼

Posted 11-05-2019 13:36

REPLY RE-OPEN THREAD



Regarding online review courses, I am with the College for Financial Planning, but I believe they only offer a 3-4 day in-person review course, which would be very challenging for me to attend given my home situation. I believe I would benefit from an online review program over the course of a few weeks or a couple of months. Which online review course did you take and did it allow you the flexibility you needed?

Claudia Porter
Financial Advisor
Financial Reserve
Portland OR
503-906-2426

► ORIGINAL MESSAGE

44. RE: November 5th Ask the Expert: Helping Women in CFP® Certification and Beyond

0

RECOMMEND



Chelsea Clegg

ACTIONS ▼

Posted 11-05-2019 13:37

Edited by Sara Maloney 11-05-2019 13:38

REPLY RE-OPEN THREAD



@Claudia Porter I used the CFFP for my education course but opted to do a live review with Ken Zahn. I preferred the in-person because it allowed me to completely shut off work and home life and just focus on CFP material for 4 days. I also know that I would not be able to be CFP-focused for 8 hours/day for 4 days. The CFFP used to offer an online review but I'm not sure if that has changed since it merged with Kaplan.

Chelsea Clegg, CFP®
Associate Financial Strategist
McKinley Carter Wealth Services
Wheeling, WV
(304) 230-2400

➤ ORIGINAL MESSAGE

45. RE: November 5th Ask the Expert: Helping Women in CFP® Certification and Beyond

0

RECOMMEND



Ashley Dixon

ACTIONS ▼

Posted 11-05-2019 13:38

REPLY

RE-OPEN THREAD ▼

@Claudia Porter,

Regarding online review courses, I am with the College for Financial Planning, but I believe they only offer a 3-4 day in-person review course, which would be very challenging for me to attend given my home situation. I believe I would benefit from an online review program over the course of a few weeks or a couple of months. Which online review course did you take and did it allow you the flexibility you needed?

 Ashley Dixon
 Lead Planner
 Gen Y Planning
 Colorado Spgs CO
 (803)606-8740

► ORIGINAL MESSAGE

46. RE: November 5th Ask the Expert: Helping Women in CFP® Certification and Beyond

0

RECOMMEND



Tiffany Benda-Katz

ACTIONS ▼

Posted 11-05-2019 13:47

REPLY RE-OPEN THREAD



How did you each prepare for the CFP Exam? What best practices or tips do you have that worked for you?

Tiffany Benda-Katz
Senior Client Relationship Associate
Capital Group
Los Angeles CA
310-760-6647

➤ ORIGINAL MESSAGE

47. RE: November 5th Ask the Expert: Helping Women in CFP® Certification and Beyond

0

RECOMMEND



Chelsea Clegg

ACTIONS ▼

Posted 11-05-2019 13:48

REPLY RE-OPEN THREAD



@Tiffany Benda-Katz,

After completing the educational requirement through the College for Financial Planning, I immediately enrolled in a live review course. I used Ken Zahn & highly recommend them. They will send you pre-study material, which estimates 100 hours of study time. The live review is 4 days long and provides you with a 2nd book. After the review, I probably spent close to another 50-100 hours reviewing the live review book and working through practice questions. They offer flash cards and additional practice questions once you've finished the provided ones.

My biggest advice is to set a study schedule and inform your coworkers, family & friends of your schedule. Unfortunately, you will likely have to miss out on important events like birthday parties, but if you give everyone a heads up of your absence, you won't feel like a bad person (that was particularly hard for me!).

You will have to be flexible with yourself -- if you're having a bad day, maybe only work on flash

cards that day. I would avoid studying 8-10 hours/day because you will get burned out fast. Learn how to read questions so that you understand exactly what is being asked. You should also dissect questions so you can throw out ones that either don't make sense, are incorrect, or might be true but don't answer the question.

Chelsea Clegg, CFP®
Associate Financial Strategist
McKinley Carter Wealth Services
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(304) 230-2400

➤ ORIGINAL MESSAGE

48. RE: November 5th Ask the Expert: Helping Women in CFP® Certification and Beyond

0

RECOMMEND



Ashley Dixon

ACTIONS ▼

Posted 11-05-2019 13:49

REPLY RE-OPEN THREAD



@Tiffany Benda-Katz,

I scheduled my studying, I was sure to be looking at the materials in some extend daily, I took lots of practice exams and the live review classes are extremely useful and worth the time and expense.

Ashley Dixon
Lead Planner

Gen Y Planning
Colorado Spgs CO
(803)606-8740

➤ ORIGINAL MESSAGE

49. RE: November 5th Ask the Expert: Helping Women in CFP® Certification and Beyond

0

RECOMMEND



Katelyn Murray

ACTIONS ▼

Posted 11-05-2019 13:51

REPLY RE-OPEN THREAD



What is the most important piece of practical application advice you would give to someone who is looking to establish their own financial planning business from scratch?

Katelyn Murray
Junior Partner
MiyeWire, LLC
Reston VA
katelyn@miyewirellc.com

➤ ORIGINAL MESSAGE

50. RE: November 5th Ask the Expert: Helping Women in CFP® Certification and Beyond

0

RECOMMEND



Ashley Dixon

ACTIONS ▼

Posted 11-05-2019 13:59

REPLY RE-OPEN THREAD



@Katelyn Murray While I do not have my own financial planning business and have no desire too, I do work directly under a firm founder and owner. I know she was part of a mastermind and they eventually formed XY Planning Network that has numerous resources. Also find a mentor(s) who have their own financial planning business and are just a couple years ahead of you.

Ashley Dixon
Lead Planner
Gen Y Planning
Colorado Spgs CO
(803)606-8740

➤ ORIGINAL MESSAGE

51. RE: November 5th Ask the Expert: Helping Women in CFP® Certification and Beyond

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RECOMMEND



Lisa Mrkall

ACTIONS ▼

Posted 11-05-2019 13:54

Edited by Sara Maloney 11-05-2019 14:26

REPLY RE-OPEN THREAD



I am a CPA with about 20 years experience and I am currently enrolled in the courses. I chose not to go the challenge route as I really wanted the foundation of the course materials.

As I think ahead to the exam, I'm not overly concerned with it or with what will be involved with the test prep, considering the process and rigor of preparing for the CPA exam.

What I am not sure of is what my future career will look like being certified as a CPA and CFP. I'm in the process of meeting with different advisors in the area who I have mutual clients with to hear about their experience as a CFP. I'm just having trouble envisioning what things will look like for me - whether it is in my current firm or outside of public accounting in more of an advisory role.

Other than expanding my services as a CPA in public accounting, if you know of anyone like me who is a CPA pursuing the CFP or anyone else with both certifications, I'd love to hear what their career looks like. Just so hard to visualize it right now!

Lisa Mrkall
Senior Manager
CPA Firm
Grand Island NY
(716)609-3549

► ORIGINAL MESSAGE

52. RE: November 5th Ask the Expert: Helping Women in CFP® Certification and Beyond

0

RECOMMEND



Ashley Dixon

ACTIONS ▼

Posted 11-05-2019 13:55

REPLY RE-OPEN THREAD



@Lisa Mrkall,

You will have a tremendous advantage as a CPA & a CFP, so much of our planning work relies on tax projections for our clients with stock options, long-term gains, roth conversions, donor advised funds, small business retirement accounts, 529 state tax deductions, etc. A open line communication with a CPA who understands and cares about the clients big picture of their overall financial goals and not just completing this years tax return is most needed and appreciated with our clients and us as CFPs.

As a virtual fee-only financial planning firm with clients nationwide, we work along side our client's CPAs to uncover the tax advantages within their unique comprehensive financial plan. The CPAs we refer our clients run virtual firms: <http://www.nomadtax.io/> and <https://johnmccarthycpa.com/>.

Also having an in house CPA/CFP would be beneficial to any financial planning firm.

 Ashley Dixon
 Lead Planner
 Gen Y Planning
 Colorado Spgs CO
 (803)606-8740

► ORIGINAL MESSAGE

53. RE: November 5th Ask the Expert: Helping Women in CFP® Certification and Beyond

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RECOMMEND



Andrea Perlak

ACTIONS ▼

Posted 11-05-2019 14:04

REPLY RE-OPEN THREAD



I'm struggling to find a way to complete my 3 years of working under a CFP to receive my license. Every job requires that I already have the license and tells me to call them when I'm certified. How did you meet the 3 year requirement? (I've started doing individual tax returns to get some hours in.)

Andrea Perlak
N/A
N/A
Santa Fe NM
(610)952-9180

► ORIGINAL MESSAGE

54. RE: November 5th Ask the Expert: Helping Women in CFP® Certification and Beyond

0

RECOMMEND



Chelsea Clegg

ACTIONS ▼

Posted 11-05-2019 14:09

REPLY RE-OPEN THREAD

Hi @Andrea Perlak,

Please see the CFP Board's article on experience. You only need to work under a CFP(R) Professional if you are completing the apprenticeship pathway (4000 hours).

To achieve the standard 6000 hours:

PART 1: Experience must fall within one or more of the seven primary elements of the personal financial planning process:

Understanding the Client's Personal and Financial Circumstances

Identifying and Selecting Goals

Analyzing the Client's Current Course of Action and Potential Alternative Course(s) of Action

Developing the Financial Planning Recommendation(s)

Presenting the Financial Planning Recommendation(s)

Implementing the Financial Planning Recommendation(s)

Monitoring Progress and Updating

PART 2: Experience can be satisfied through one or more of the following five ways:

Personal Delivery to individual client

Supervision of personal delivery to individual client

Support of personal delivery to individual client (direct, indirect)

Teaching

Internships and/or FPA Residency Program

<https://www.cfp.net/become-a-cfp-professional/cfp-certification-requirements/experience-requirement>

Chelsea Clegg, CFP®

Associate Financial Strategist

McKinley Carter Wealth Services

Wheeling, WV

(304) 230-2400

➤ ORIGINAL MESSAGE

55. RE: November 5th Ask the Expert: Helping Women in CFP® Certification and Beyond

0

RECOMMEND



Ashley Dixon

ACTIONS ▼

Posted 11-05-2019 14:25

REPLY RE-OPEN THREAD



@Andrea Perlak check out [Simply Paraplanner](#) they have lost of resources and job postings for virtual work as a paraplanner. Have you passed the CFP exam? If so position yourself as a CFP® Candidate when applying. Also look into joining local financial planning association chapters to build a network of financial planners who may be looking to hire.

Ashley Dixon
Lead Planner
Gen Y Planning
Colorado Spgs CO
(803)606-8740

➤ ORIGINAL MESSAGE

56. RE: November 5th Ask the Expert: Helping Women in CFP® Certification and Beyond

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RECOMMEND



Claudia Porter

ACTIONS ▼

Posted 11-05-2019 14:08

REPLY RE-OPEN THREAD



This may be a question for CFP Board, but have there been changes on the exam in regards to recent tax law changes that differ from the study materials? I am still in Module 5 out of 6 but hoping to finish this all by the end of this year, then do a review course and sit for the exam next year. I am a single parent of 4 boys and working full-time as an advisor.

Claudia Porter
Financial Advisor
Financial Reserve
Portland OR
503-906-2426

► ORIGINAL MESSAGE

57. RE: November 5th Ask the Expert: Helping Women in CFP® Certification and Beyond

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RECOMMEND



Sara Maloney

Posted 11-07-2019 13:30

REPLY RE-OPEN THREAD



Hi @Claudia Porter,

Starting with the November 2018 exam, the CFP® exam was updated to incorporate the recent tax law changes - 2017 Tax Cuts and Jobs Act. You'll want to reach out to your coursework provider to make sure they have the same updates.

You can view the tax tables used for each exam here.

 Sara Maloney
 Community Manager
 CFP Board
candidateforum@cfpboard.org

➤ ORIGINAL MESSAGE

58. RE: November 5th Ask the Expert: Helping Women in CFP® Certification and Beyond

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RECOMMEND



Erin Oestringer

ACTIONS ▼

Posted 11-05-2019 14:09

REPLY RE-OPEN THREAD



What has your experience been with growth opportunities for women in our industry? Is there growing demand? Growing representation?

 Erin Oestringer
 Territory Manager

Nationwide Advisory Solutions
Louisville KY
(502)819-4093

➤ ORIGINAL MESSAGE

59. RE: November 5th Ask the Expert: Helping Women in CFP® Certification and Beyond

0

RECOMMEND



Ashley Dixon

ACTIONS ▼

Posted 11-05-2019 14:10

REPLY RE-OPEN THREAD



@Erin Oestringer - I work for a woman firm founder and owner and her network of female financial planners is extensive and impressive. As women we are able to offer our diverse clientele a stronger relationship and empathy to many factors facing our clients short and long term goals within their financial plans. Our firm recently co-hosted an event for women in finance at Utah Valley University and the field of women looking and eager to join the financial industry is exciting and encouraging for all women.

Ashley Dixon
Lead Planner
Gen Y Planning
Colorado Spgs CO
(803)606-8740

➤ ORIGINAL MESSAGE

60. RE: November 5th Ask the Expert: Helping Women in CFP® Certification and Beyond

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RECOMMEND



Chelsea Clegg

ACTIONS ▼

Posted 11-05-2019 14:17

Edited by Sara Maloney 11-05-2019 14:22

REPLY RE-OPEN THREAD



@Erin Oestringer,

Female representation in financial planning is definitely growing and I personally think more clients are wanting female advisors. As a female, we serve a very important role with clients, especially female clients. In the past, finances were often controlled by the male spouse but that is changing. It is very powerful to have another female in the room that can encourage the female spouse to be involved in financial planning. Creating that connection is key, especially if the male spouse passes away first. If you've already connected with the wife and have a strong relationship, you will most likely retain the assets.

Chelsea Clegg, CFP®
Associate Financial Strategist
McKinley Carter Wealth Services
Wheeling, WV
(304) 230-2400

➤ ORIGINAL MESSAGE

61. RE: November 5th Ask the Expert: Helping Women in CFP® Certification and Beyond

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RECOMMEND



Danielle Guy

ACTIONS ▼

Posted 11-05-2019 14:13

REPLY RE-OPEN THREAD



Is it possible to thrive as a CFP professional while also working full-time in a mutually exclusive industry (i.e. journalism, transportation, I.T.)? Has either of you witnessed this dual-career structure executed successfully?

Danielle Guy
Graduation Year - 2018
Mississippi State University - Student
Olive Branch MS
(901)491-4347

► ORIGINAL MESSAGE

62. RE: November 5th Ask the Expert: Helping Women in CFP® Certification and Beyond

0

RECOMMEND



Ashley Dixon

ACTIONS ▼

Posted 11-05-2019 14:15

REPLY RE-OPEN THREAD



@Danielle Guy,

I am not familiar on how one would achieve the experience needed to obtain the credentials in other fields but I do know of several journalist with the CFP designation and it is extremely beneficial for them as they report and educate the public on financial topics.

Ashley Dixon
Lead Planner
Gen Y Planning
Colorado Spgs CO
(803)606-8740

➤ ORIGINAL MESSAGE

63. RE: November 5th Ask the Expert: Helping Women in CFP® Certification and Beyond

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RECOMMEND



Nicole Tsafos

ACTIONS ▼

Posted 11-05-2019 14:20

Edited by Sara Maloney 11-05-2019 14:23

REPLY RE-OPEN THREAD



My question is about the experience requirement. I was wondering if one is only able to work part time, do you recommend postponing taking the exam until one has a fair amount of qualifying work experience? I am taking the coursework now but after doing the math regarding the number

of hours and the experience requirement, it seems impossible to get those hours in within the required time frame on a part time basis. As a mother of two, trying to transition back to work part-time right now, the only solution I came up with was to work a "financial adviser or planner," but not a CFP®, until enough hours were acquired such that I could obtain the remaining hours in the allotted time frame after sitting for the exam. I am curious how they would advise me.

Nicole Tsafos
Homemaker
n/a
Saunderstown RI
(617)584-8688

► ORIGINAL MESSAGE

64. RE: November 5th Ask the Expert: Helping Women in CFP® Certification and Beyond

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RECOMMEND



Chelsea Clegg

ACTIONS ▼

Posted 11-12-2019 14:26

REPLY RE-OPEN THREAD



@Nicole Tsafos,

For me, it helped connect concepts because I had real world experience but I feel like passing the exam gave me more confidence in working with clients and further reinforced concepts. I did not have all of my hours prior to taking the exam but did satisfy them shortly after. Since you are doing the coursework now, I would suggest continuing and not losing your momentum. Depending on when you anticipate reaching your required hours, you may only need to satisfy additional continuing education after passing the exam. You do have 5 years from successful

completion of the CFP® exam to meet the experience requirement. <https://www.cfp.net/become-a-cfp-professional/cfp-certification-requirements/experience-requirement>

Chelsea Clegg, CFP®
Associate Financial Strategist
McKinley Carter Wealth Services
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(304) 230-2400

➤ ORIGINAL MESSAGE

65. RE: November 5th Ask the Expert: Helping Women in CFP® Certification and Beyond

0

RECOMMEND



Andrea Perlak

ACTIONS ▼

Posted 11-05-2019 14:20

REPLY RE-OPEN THREAD



Most CFP jobs seem to be more sales then actual CFPs? (Requiring series 7 and 66, insurance certs) Are most CFP jobs sales positions? I was hoping to advise clients on more than investment strategy.

Andrea Perlak
N/A
N/A
Santa Fe NM
(610)952-9180

➤ ORIGINAL MESSAGE

66. RE: November 5th Ask the Expert: Helping Women in CFP® Certification and Beyond

0

RECOMMEND



Ashley Dixon

ACTIONS ▼

Posted 11-05-2019 14:32

REPLY RE-OPEN THREAD



@Andrea Perlak no definitely not mostly sales jobs. I work for a fee-only financial planning firm. Check out [NAFPA](#) for resources and a network of personal financial planners.

Ashley Dixon
Lead Planner
Gen Y Planning
Colorado Spgs CO
(803)606-8740

➤ ORIGINAL MESSAGE

67. RE: November 5th Ask the Expert: Helping Women in CFP® Certification and Beyond

0

RECOMMEND



Chelsea Clegg

ACTIONS ▼

Posted 11-05-2019 14:36

REPLY RE-OPEN THREAD



@Andrea Perlak While there is likely some sales aspect to attaining clients, I don't believe the position itself is necessarily sales-related. Depending on the firm and the services you provide, you may be required to hold various licenses or certifications.

Chelsea Clegg, CFP®
Associate Financial Strategist
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➤ ORIGINAL MESSAGE

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