

CFP BOARD ASK THE EXPERT SESSION: EXPERIENCE



What do CPAs need to do? Several years of public accounting experience. A little work for a financial planner, but did 80% tax work while there.



Thanks for joining us today. The most important thing we look for is whether a candidate is providing delivery of personal financial planning services to an individual client, rather than corporate or institutional clients. I encourage you to log into your account and enter your experience. – Tim Fields



I'm a mid-50s career switcher about halfway through my CFP coursework through BU's online program. My end goal is to have a solo practice servicing the advertising/design/film production creative community (which is where I am currently employed).

What are experience options for someone approaching this career from my position? Are there any alternatives to starting as an entry level planner at a firm?



There are a number of career options open to you – the least of which is an internship with a firm while you're still working on your education. An internship is a perfect way to earn 500 or more hours to help jump-start your experience requirement. Once you do graduate, many of the larger firms do hire individuals like yourself into entry level financial planning positions – they look for individuals with some solid work experience. This would be an excellent opportunity to gain some valuable experience, earn your certification and move out on your own. – Joanna Truitt



I am and have been a corporate / investment banker for the past 30 years (passed series 7, 63, and 79 as job requirements). I have a life-long passion to be a financial advisor and would like to quit my job and "hang out my shingle" and work for myself in a couple of years. Specifically, I'd like to start off doing financial advisory work part-time before I quit my banking job to financially ease myself into the new career.

This past year I completed the CRPC designation and would like to obtain the CFP designation in anticipation of my career plans. I am reluctant to begin the CFP studies as the experience requirements are too onerous. Would pro bono work qualify? Would teaching qualify as experience? (I conducted seminars at my employer on 529 plans, back-door Roth IRA's, and donor advised accounts). Would volunteering to work with a CFP be considered experience? Do you have any other suggestions on how someone like me can attain the requisite experience without leaving my current position?



Great questions. Like the passion you have for financial planning. Pro bono work does qualify. Keep in mind that with pro bono, volunteer or self- employed work, you will need to provide contact information for a qualified attester who can attest to the nature of the Pro Bono work. An attester cannot be the candidate. Volunteering for a CFP® professional would be ideal. Make sure to check out our [Career Center](#). You will find a lot of opportunities and information there. You may want to reach out to CFP® professionals in your area. Tim Fields



Do you have any other suggestions, in addition to pro bono work, on how someone like me can attain the requisite experience without leaving my current position? Would holding seminars or performing financial planning for faith-based institutions qualify?



Providing financial planning services to members of faith-based institutions would qualify. Probably be volunteer work so make sure you get a qualified attester set up beforehand. If you are engaging directly with individuals and their personal finances, and taking into account their financial challenges, goals and needs, this the experience would qualify.

Not sure about the seminars though. Would need more information. Sounds interesting. – Tim Fields

I am 68, have been with Northwestern Mutual for 29 years, and am just sitting for the CFP. If you know you want to be a planner, my suggestion is to focus on having 12 months of expenses saved, and then join a firm that will support you.

When I started with Northwestern, at age 39, I had 2 of my 4 kids, coming from a software engineering background. My thoughts were, that if I waited to start, all it would do is truncate the best end of my planning career.

In the beginning, all you do is uncover opportunities by asking good questions. I would tell my prospects that I didn't have all the answers, but I knew how to find the resources; and that I would work diligently to bring the right people to help.

The point being, I am taking the CFP exam because I am a "lifelong learner". If I waited to start until I were ready to pass this exam, I never would have started.

Greatest decision I have made in my vocational life. Good luck! – Chuck Foster



Hi, I ended a 17-year career as an SVP for a big bank, but not in an advising capacity. I'm in the midst of preparing for the exam in November. Once I pass, is it possible that any of the aforementioned experience will qualify for the educational component? More importantly, I'm somewhat hesitant to do the things I would do in my 20s, e.g., begin as a cold-caller for a local firm, work my way up, etc. That is, I'm "late in career" (50 years old), so what other ways are there to gain experience?



Your role in banking may give you a good in with some of the larger firms who would consider your work experience a bonus. With your experience, you might want to identify a CFP® who would be willing to mentor you – this would enable you to go the apprenticeship route and complete the experience requirement in 4,000 hrs vs 6,000 hrs. Pro-bono work including tax prep thru the VITA program; the FPA Residency programs are two other options for fulfilling some of the experience requirement. Joanna Truitt



An obvious question, how do I get my foot in the door as a career changer to gain experience? I do not see many entry level positions posted. I have a certificate in financial planning and have experience as a real estate tax, pension and labor and employment law paralegal. Thanks!



You have some extremely helpful experience. Our advice is to go out and seek opportunities as another means of job hunting. With your resume in hand, knock on a few doors of advisor offices in your community to start a conversation. Networking is key in all industries and with your background and experience you might knock on the right door.

Using this forum is another good option as is checking postings to the [Career Center](#). – Joanna Truitt



I am sitting for the March 2018 exam and I have a few questions:

- When is the best time to submit my work experience? I heard there is a charge is I submit prior to the exam
- I have multiple employers that I have worked with over the last 5 years, What is the best way to gather than information to be verified?
- Confirm what the number of necessary work experience are?
- What job duties would qualify for the work experience requirement?



Great questions. You can start to enter your experience at any time through the Experience Reporting Profile in your online account. We definitely recommend entering early and refreshing often!

When you're in your account, click on the Experience section of the CFP® Certification Tracker. Select "Add Experience" to enter information about your experience. If you have multiple positions, please enter them one at a time - once you click Save on your first entry, click the "Add Experience" button to submit the next. You will need to include your supervisor's name and email address on each entry in the event we need verification.

Qualifying experience includes activities involving the delivery of financial planning services to individual clients. Whether you engage with clients directly, supervise or support the financial planning process, teach finance-related courses, or participate in internships or the FPA Residency Program, there are many paths to completing the experience requirement. Report your experience activities and responsibilities that reflect your financial planning knowledge and competencies. – Amanda Zapata



As a solo proprietor, what are a couple of ideas for having the experience verified? Especially if I do not have a CFP handy.



Thanks for reaching out today. In addition to CFP® professionals, attestors can be attorneys, CPAs, or have a CFA, CLU or CHFC.



Also interested in the **FPA Residency Program**. **Sounds like a fun and educational experience. Is this a good option for those that have the time?**



Yes, the FPA Residency Program is a great option to learn and earn experience hours (500)! I've heard from a number of candidates that they really enjoyed attending. – Amanda Zapata

I did FPA Residency in June 2017, and it was blast. Tiring and at times stressful, but overall it was tons of fun. I highly recommend it if you have the resources. It's a great way to learn in a safe and supportive environment from some of the biggest names in financial planning. It's a great opportunity for networking. I liked my cohort so much that a few of us formed a study group. Message me if you want more details or information.

Oh. I also recommend registering as early as you can. My registration was lost, which made things a little stressful for me. Take it from me that you don't want to get kicked out of your hotel room the night before the last presentation. (I got my room back, so everything was fine, but those were an awkward few hours.) – Bryan Ruiz



I've done FPA Residency that has a status of Accepted and is not editable. I also reported hours with my employer where I'm a resident planner, and I can edit or delete this entry. I have three questions from this.

At what point is my employment experience accepted and not editable?

Can apprenticeship and standard experience hours be combined or is there only one of two pathways?

Does the Board decide on what is considered apprenticeship pathway hours?



The FPA residency experience is verified as soon as you enter it. That's why it has an accepted status. Your planner experience will stay in an editable stage until you reach an experience threshold of 6,000 hours. At that time, a submit button will appear. Click it. If your planner experience is randomly selected to be verified, an email will be sent to the supervisor listed. The status will be pending verification until verified. It will then turn to accepted.

Can apprenticeship and standard experience hours be combined or is there only one of two pathways? While apprenticeship hours will appear in the standard pathway hours total, standard hours do not qualify for apprenticeship pathway. You will see two totals in your experience profile.

Here is some information on the requirements for the [Apprenticeship Pathway](#). These are the requirements to meet to qualify for apprenticeship hours.



My question: After successfully sitting for the March 2018 CFP Exam, I will attempt to start a financial planning practice. Part-time at first, gradually moving to full time. In such a situation, how do I go about documenting engagements with clients to meet the CFP experience requirement?



Hours are calculated at a one-to-one ratio based on the qualifying number of hours worked per week. While you get your business running, portions of your job may be credited towards this requirement then grow larger as more time is allocated to working with clients. As an example, in the beginning the majority of your job (30 hours per week) is spent building the business and operational duties. However, ten hours a week are spent consulting with individual clients. The ten hours a week can be accrued and credited towards the Experience requirement.

Just keep track of that time. A good way to do this is logging that initial position in your online account. Then, you can always add another entry when you move to full-time. Keep in mind that for self-employed experience, you will need to include the contact information of a Qualified Attester in lieu of having a direct supervisor. Your attester must have one of the following credentials:

- Certified Financial Planner (CFP®)
- Chartered Financial Consultant (ChFC)
- Chartered Life Underwriter (CLU)
- Chartered Financial Analyst® (CFA®)
- Ph.D. in business or economics*

- Licensed attorney – (inactive license acceptable)
- Licensed Certified Public Accountant (CPA) – (inactive license acceptable)

*Degree must be from an accredited U.S. college or university.

Best of luck on the exam and starting your business!



Hi, I am about 75% through a CFP program, but I have recently started working with a small fee-only RIA firm. I am actively engaging with clients. The RIA owner is a CFP. What are the requirements when submitting experience? Does a CFP need to attest to the hours submitted? I know this was a requirement if I started my own firm, but not sure if it is still a requirement once working directly with an existing firm. Thanks!



OMG – you have the best case scenario! What you describe puts you on the Apprenticeship Pathway – 4,000 hrs instead of 6,000. To fully qualify, you need to be engaging with your clients in all six steps of the financial planning process. Go ahead and enter your experience then *Refresh* your hours periodically so you know exactly where you stand next to the requirement. When making that entry you'll need the CFP's CFP Board number. Once you've completed the 4,000 hrs, the CFP® will be asked to attest to your experience and you'll have that requirement done. – Joanna Truitt



I would love to know about what job titles or responsibilities are considered valuable and count towards your "years of experience" to qualify for a CFP?

For example: I work in marketing and project management for a FinServ company, would anything I do be considered for the experience credits? Or do I have to be an assistant to a CFP? Or a sales person with a brokerage company?



Some titles are obvious and others, not so much. What's most important are the job duties. We expect candidates to have experience in providing personal financial planning services to individual clients, rather than corporate or institutional clients. If you are engaged with the personal finances of individuals, and taking into account their financial challenges, goals, and needs, then the experience would count. Marketing experience does not qualify. I would need more information on what projects you worked on and what role you played. I suggest entering your experience into your account. You can do it anytime and then you'll know for sure whether it qualifies or not. Working with a CFP® professional would be an ideal situation because you will get qualifying experience and could even qualify for the Apprenticeship Pathway, which allows for completion of the experience requirement in 4,000 hours instead of 6,000 hours. – Joanna Truitt



It seems like there are lots of folks who work on commission rather than fee based. I would love to get some experience with a fee based planner. Any suggestions?



I suggest checking out our [Career Center](#). Candidates will find opportunities and information on jobs and internships here. You may want to reach out to CFP® professionals in your area. You might find an opportunity you didn't expect to find.



I am working on CFP classes now, in order to take the CFP exam. I work full-time at a university, and teach accounting. Will any of my teaching count towards CFP experience? Thanks!



Thank you for your question. While teaching accounting won't count toward experience, research and/or teaching personal financial planning – or any subject that directly supports the personal financial planning process would qualify. Are you at an institution who has a CFP Board Registered Program? If so, adding to or adjusting your teaching load to full-time in these specific topic areas would be much easier to accomplish. Typically, you can earn up to 4,000 hrs. If that teaching is with a registered program, you can earn all 6,000 hours in this manner. – Joanna Truitt



Hello, and good afternoon. This question is small, yet plays a big role in clarifying some the major requirements, and proper steps towards becoming a CFP. After reading a comment posted earlier, it seems very similar to one obtaining there "LAW" degree, that a certain amount of hours are needed to acquire your certification in that field. Do potential CFP candidates have to work "pro-bono," for a specified amount of hours before becoming certified?



Good question. The Experience requirement can a combination of paid or pro-bono – which ever works for the candidate and dependent on what opportunities present themselves. The Standard Pathway requires 6,000 hours of experience. If you can work directly for a CFP® professional, work directly with clients, and deliver all six elements of the financial planning process that requirement reduces to 4,000 hours. – Joanna Truitt



I passed the CFP® exam in March of 2017. I will meet my experience requirement (and therefore finish all requirements necessary) in June of 2018. I saw recently (but was not taught in my education program) that candidates who do not finish the certification process within 12 months of passing the CFP® exam will accrue a CE requirement of 1.25 CE per month, starting 13 months after passing the exam. I have several questions regarding this:

1. Is this a new rule? When was it established?
2. Based on the rule, I begin accruing CE in April of this year. I have already submitted 7.5 hours of CE to the CFP® Board and I received a confirmation e-mail that they were accepted. Can these 7.5 hours count toward the credit requirement that will begin to accrue in April, or do I have to wait until April to do any CE that will count for this requirement?
3. Finally, where can I see when I login to my dashboard through the CFP® website? I cannot find it anywhere to verify that I have met this requirement, unlike the education, passing the exam and experience requirements where in real time I can see my status on the dashboard. It would be nice if I could see this like those other requirements.

If you are limited as to how many questions you can answer, question 2 is most important. Thanks!



This is a great question. The pre-certification Continuing Education requirement is not new. CE credit hours may be completed at any time during your candidacy period, which begins upon passing the CFP® Certification Examination and ends upon certification. So this means that the credits you completed after passing the exam last year can be considered toward your CE that will start accruing in April. Once pre-CE officially starts, you will receive an email notification and see a CE summary section appear in your online account – you will click on the Certification Requirements link on the left side of your account and scroll to the bottom. – Amanda Zapata



Embarrassed to say that because of the initial interest of becoming a Financial Planner drifted away for a couple of years. (Anyone) What would suggest, be the best productive steps towards reviving that energy to become a CFP, after have been away from the field doing "something else?"



No need to feel embarrassed. Life happens and its nice when we can roll back around to a field and career we feel some passion for. I'd like to suggest you start by checking out the [Win-to-Win](#) Mentorship program. Having someone in your corner who can answer your questions and/or help you with first steps always helps. If you have an undergraduate degree, the next step would be to complete the Education requirement. Once you have the Education requirement completed you're free to register for the exam. Are you a CPA? If so, [Challenge Status](#) might be an option for you. Experience can be obtained and entered at any time. We really are a huge fan of internships and depending on what you're currently doing, some of those hours may count as well – particularly if you have done any personal financial planning. Especially with some of the larger national firms. They have wonderful programs that allow you to gain experience hours and do a deep dive into financial planning at the same time.

Please look into the mentorship program. We think this will help you jump start your pathway back to certification. – Joanna Truitt



I completed my coursework last year through Florida State University and passed my exam last summer. All I have left for certification is the experience component. I've worked about 1000 hours for a small independent financial planning practice directly supervised by two CFPs and I perform virtually all parts of the planning process. I started off part-time which was a bit slow-going but was hired on full time in September last year. I was hoping the full-time hours would help me meet my experience requirement sooner. However, when I entered in my experience hours for 2017 in December, it keeps putting me on the 3-year 6000-hour track when I was hoping to only need to do the 4000-hour track.

My questions are:

- 1) How do I qualify for the shorter experience requirement track? Are there extra steps or special verification procedures?
- 2) Are there any other ways I can fulfill my experience requirement quicker than just working full-time at my current job? What are my options outside of traditional position in gaining experience?



Thanks for joining us today. I took a quick look at your account. In your case, you will need to change the job type status to primarily engaging individuals instead of direct support. Once you do this, the system will prompt you to enter the supervising CFP® professional's CFP Board ID number. Enter the number, click the **validate** button and you will see the hours appear under the apprenticeship hours total.

As far as other ways to gain experience, the maximum hours we grant per week is 40. So any more hours per week would not be considered.

All in all, you are on the right track. – Tim Fields



Thank you, Tim. I made the changes you proposed but forgot to enter my supervisor's board number before saving on one of the experiences. It's currently showing up as not editable so I'm not able to edit and add the board number. I did enter his number on the second experience but it's not showing up the same way and no any apprenticeship hours are showing either (or any hours, for that matter). Is there a lag time in the process or did I enter something wrong?



No worries. Whenever someone edits an entry is automatically shows an Under Internal Review status. I went ahead and entered the missing information and taken you out of review. You will see the apprenticeship hours now. When you reach 4,000 hours, a submit button will appear. Click it and the CFP® professional listed with get an email asking him to verify the information you provided.



Thanks for hosting this forum today! I work for a retirement plan consulting firm, where we perform a wide range of services to both individual clients and retirement plan committees. I am concerned that some of the tasks which I perform will not count towards the experience requirement. My understanding is that the CFP Board does not review and approve hours until all 6,000 have been reported (from the experience reporting profile: *Until the required hours for the appropriate pathway have been met and hours have been submitted, CFP Board does not recognize these hours as verified, provisionally accepted, or accepted.") and am wondering if there is any way to know if the CFP Board will accept my hours prior to completing 6,000 hours and submitting it all for review?

My primary concern is that I want to avoid working for 3 years and then finding out that not all of my hours have been counting towards the magic 6,000 number.



I would be happy to clarify! We definitely encourage you to start entering your experience now. This is the best way to start the conversation with us and figure out what hours will count now rather than later on.

You will continue to enter experience or refresh hours for your position until the required number of hours have been met. It should be presumed that the entered experience is considered "Provisionally Accepted" unless otherwise noted. Some experience types will be automatically reviewed and/or verification requested – we'll let you know if we need any information or have any questions! – Amanda Zapata



To be clear, I can obtain a business license (sole prop), generate revenue from financial planning services without the CFP designation (as long as I don't claim I have one), correct?

That is, tout my long banking career, financial planning education certificate, passing of CFP exam, and "in-process of obtaining CFP certification" (or similar verbiage) to garner clients.



You are correct. No CFP® certification is necessary to start your own financial planning business. Once you do get started we hope you see the value a CFP® can add to your business. And the education requirement will help you identify and fill any knowledge gaps you might have to make you an even stronger advisor. Once you've passed the exam you can identify yourself as "Candidate for CFP® Certification" or a similar statement of truth that includes information on when you passed the exam (November 2017; March 2018 etc.) – Joanna Truitt



Hi, thanks for taking the time to answer our questions. Mine has to do with the Apprenticeship hours.

I have been a non-practicing advisor since 2008, working with a team as a registered assistant. I have worked with them for over 19 years and mainly work on the financial planning, while the team handles the investments.

How do I record this so that I can satisfy the requirements?



Great question.

Apprenticeship activities and responsibilities must satisfy a three-part requirement:

- Apprenticeship activities must include experience in all six primary elements of the personal financial planning process

- Apprenticeship experience can only be satisfied through personal delivery to individual clients
- All Apprenticeship Experience must be completed under the direct supervision of a CFP® professional and documented, with verification and attestation from the supervising CFP® professional conducted by CFP Board

When you report your experience in your online account, you will select the option that you primarily engage with individual clients, make sure all six steps are checked off when you select your primary job duties, and enter your supervisor's CFP Board ID number, which we use for verification purposes. – Amanda Zapata



I was an employee with another firm several years ago (1999-2009) and was engaged in Financial Planning relationships with clients for several of those years. I passed the CFP exam in November of last year. When I review the experience that I have reported thus far in my CFP Board Account, some of the experience that I reported from the previous firm has a status of "expired." Is this a definite rule or is there a process in place where this experience could be taken into consideration and applied to the remaining 712 hours through the Standard Pathway?



You certainly do have a lot of experience and that will definitely serve you well. Financial planning is a rapidly changing discipline and CFP Board determined that a 10-year window ensures the public that the experience is relevant and up-to-date. You are seeing an expired status because some of your experience falls outside this window. I took a quick look at your account. Do you have any other experience to report? Anything occurring between your previous firm and where you are now? If so, let's get all your experience in. Also, don't forget to refresh your experience hours. You can do this by clicking the refresh button on your most current position. - Joanna Truitt



Background: I retired in 2016 at age 58 & am in the executive planner's program at San Diego State University. In 1983 I took & passed 4 parts of the CFP exam in the days when you could take a couple modules at a time. I never went back & took the 5th part since my career was going so well. I never worked in the financial services industry, but certainly used all of what I learned in 1983 via the College for Fin Planning to my benefit all these years.

My struggle is that I have significant experience in building a retirement, estate & investment plan that enabled early retirement. I've judiciously used insurance & am very knowledgeable of tax. I've sat on Boards responsible for benefit & retirement programs, have live the realities of executive compensation plans, Sec 79 plans, stock options and all the things an up and coming client might experience & could benefit from one who's been through that. I've participated in running businesses and, as a result, come across many of the things taught in the CFP coursework. I routinely review & invest in private placements. A very extensive wealth management profile.

However, the issue for me is I suspect none of that experience will count toward being awarded the CFP designation. Yet it appears that the Board would confer that designation on someone who may have perhaps only a fraction of the experience building & protecting wealth that I do....an example might be someone who spends most of their time in the insurance industry. When I get through the exam what will be the hurdle I experience to be given credit for what has been an avocation and a passion my entire adult life?



I'm glad you reached out to us. You have an impressive work history. Your first step is get your experience entered into your online CFP Board account. We consider experience occurring 10 years prior to the passage of the exam. If you pass an exam in 2018, then all experience from 2008 to the present will be considered. While personal planning for one's self or immediate family does not qualify, work dealing with employee benefits and retirement should qualify. I suggest entering your experience under our [Indirect Support](#) category. This category requires a written job description

and will help us zero in on the qualifying experience you have. Once you've entered the experience, I'll reach out to you and we'll discuss your situation further. – Tim Fields



My biggest challenge now is that I am currently working in the financial industry but not as a planner. I am an IRA specialist with Synchrony Bank. To give you some background, I gained my Series 7/66 and insurance licensing back in 2003. Worked in the retirement industry (Vanguard and TIAA) from 2004 to 2010. Sat for CFP in July of 2009 but unfortunately did not pass at the time. 2010 left the industry and did not get back in until Dec 2015 with Synchrony Financial. So now I want to take the CFP again but the job I am in now and the company for that matter does not have any career path for financial planning. I would be willing to get with a company that does however. What should be my next steps?



Great to hear from you. The first thing you should do is enter all your experience into your online CFP Board account. Once you've provisionally met the experience requirement, you can fully concentrate on passing the exam. Making any move career wise is always challenging but I would make sure to check out our [Career Center](#). You will find a lot of opportunities and information there on job and internships. There is a Return-to-Work Internship initiative and information on the WIN-to-WIN program, which helps women interested in CFP® certification connect with existing CFP® professionals.

I'll keep any eye out for your experience entries. Good luck and keep us posted on your progress. – Tim Fields



My Branch Manager isn't a CFP professional, should I enter the hours under experience instead, or do I need to find a CFP mentor to satisfy this requirement?



I would be happy to clarify. If you do not meet the Apprenticeship requirements, that's okay! You can still submit your experience under the Standard Pathway/6,000 hours. There is no specific supervisor credential needed for this pathway (except if you are self-employed, or completing pro-bono/volunteer work). You will still need to enter your supervisor's name and email address but does not have to be a CFP® professional. – Amanda Zapata



I'm wondering if working remote from a home office would qualify or if the candidate must physically be onsite to earn experience. My career in IT / Web Development has opened up many opportunities globally that did not exist a few short years ago.



What a great question. Working remotely would be fine. Work is work. – Tim Fields



I don't have my Bachelors degree, but I've been in the industry for years. I'm conflicted about when I should start pursuing my CFP designation. A) Once I'm close to completing my degree, which could be in five years, or B) Get it out if the way now and try to beat the five year CFP Board requirement.



You might consider staying on course with your degree program – always the right course to take. When you're within a year or two of completion, begin the second phase of the Education requirements and then take the exam. It sounds like you might have the experience requirement taken care of. The nice thing about having your degree completion coincide with passing the exam

is that you can be immediately certified once your exam score is official. You don't want to put all of that hard work at jeopardy by cutting it too close. – Joanna Truitt



As an unaffiliated private practitioner, I'm finding it difficult (still) to make significant headway with respect to acquiring the experience necessary to fulfill the minimum requirement. I'd hoped to have completed the experience requirement as it has been 2 1/2 years since I passed the CFP exam. Short of going to work for a firm (difficult as I do not have a "book" of business), can you suggest other ways in which I can more expeditiously accrue the required experience hours?



Thank you for reaching out. Looking at your account, you are making good progress toward meeting the requirement. Is your most current position entered? – Tim Fields



I'm switching careers, after 21 years in the military doing communications I retired, and was hoping to do something different. To that end, I enrolled in a CFP program, and passed the test last July. Now I'm looking for experience opportunities with part time work that I can fit into my existing work routine (lots of telecommuting, pretty flexible). It would be great if there was a free job resource available where people like me could meet up with a planner that needed some extra support for a short period of time. I'd be interested in either planner work or teaching finance curriculum to perspective planners or financial literacy to laymen. Probably, more than you needed to know, so I guess the question is, does the CPF board have or know of, a resource where planners needing help, can hire a "financial planning mercenary" for piece work?



21 years serving our country is a long time. I certainly appreciate your service. Check out our [Career Center](#). You will find a lot of opportunities and information there. You can post your resume and employers are posting jobs all the time. Good luck to you. – Tim Fields



I would like clarification of the work experience requirement. I've heard that some or all of the experience can be fulfilled through teaching or writing about financial planning, as opposed to practicing it. Also, does experience gained as a CPA in helping clients plan for the financial future count? Lastly, does the experience need to be obtained while working under a CFP (which would not be the case in my prior questions obviously).



Great question. You are right. We do accept teaching and journalism experience. This experience would fall under our Indirect Support category. All indirect support entries require a written job description, are reviewed case-by-case, and verified by the candidate's supervisor. Experience gained as a CPA that helps individual clients with personal financial planning would count. Meeting the experience requirement via the Standard Pathway of 6,000 hours does not have to be done under the supervision of a CFP® professional. If you are meeting the experience requirement under the Apprenticeship Pathway, then you must be supervised by a CFP® professional. Joanna Truitt



I'm a Financial Education Counselor for the Poarch Creek Indians in Atmore, Alabama. I primarily educate, not advise, the Poarch Creek Tribal members about financial topics. We build budgets, track expenses, learn how credit works, stress the importance of having an emergency fund, etc. I help Tribal members understand how 401k plans work but I'm careful to add the disclaimer that I'm not a licensed professional. Does this satisfy the experience requirement?

I've been a Financial Education Counselor for 4 years. Prior to this, I was in corporate accounting/finance. I obtained the CMA certificate in 1999, (I'm no longer current) and realize the seriousness of adhering to a code of ethics. I have a BS in Finance from The University of South Alabama.

I want to become a CFP so I can delve deeper into Estate Planning, Investment Planning, Retirement Planning etc. for the Poarch Creek Indians.



Very interesting work! I believe the experience would be relevant because you are engaging directly with individuals and their personal finances, and taking into account their financial challenges, goals and needs. I encourage you to log into your account and enter your experience. When you've logged in, click on the Experience section of the CFP® Certification Tracker. Then select "Add Experience" and enter your information. – Tim Fields



I'm in the process of trying to get involved with probono financial planning work; if I am able to make it work, can I log it as experience hours even though I have not yet taken the CFP exam? And would I need to purchase E&O insurance for probono work?

I'm thinking about what type of position to pursue after I pass the CFP exam, and am considering working for an insurance company in HR or claims; or with a small accounting firm that offers "material" financial planning services. Would either/both of these pursuits count for experience?



In regard to working for an insurance company or accounting firm, it's what you do that is important. We expect candidates to have experience in providing personal financial planning services to individual clients, rather than corporate or institutional clients. If you are engaged with the personal finances of individuals, and taking into account their financial challenges, goals, and needs, then the experience would count. Activities that do not relate to the personal financial planning process include time spent on administrative, transactional, operational or clerical tasks, practice management, marketing or corporate finance.

Make sure to check out our Career Center. You will find a lot of opportunities and information there on job and internships. – Joanna Truitt