

The Standard



OPENING STATEMENT

Meeting Time

CFP Board's inaugural 2024 Connections Conference set the stage for thought-provoking conversations on the future of financial planning. In a mainstage session, 2024 Board Chair-Elect Liz Miller, CFP®, CFA® and renowned journalist Fareed Zakaria delved into the expanding role of CFP® professionals amid the accelerating pace of economic, technological and demographic shifts.



CFP® certification is the standard for competent, ethical financial planning.

Vision

The public values financial planning and benefits from professionals adhering to a fiduciary standard.

Mission

CFP BOARD OF STANDARDS 501(C)(6)

Credential competent and ethical financial planners, uphold CFP® certification as the recognized standard and advance the financial planning profession.

CFP BOARD CENTER FOR FINANCIAL PLANNING 501(C)(3)

Advance competent and ethical financial planning and expand CFP® professional diversity for the benefit of the public.

Follow, engage and be part of the CFP® professional community!

LinkedIn CFP Board

YouTube @CFPBoardOfStandards

X (Twitter) @CFPBoard

Facebook @CertifiedFinancialPlanner BoardofStandards @CFPLetsMakeAPlan

Instagram @cfpboardofstandards

TikTok @cfpboard

The Growth Issue

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Living Better Lives

Proving the power of CFP® certification

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Journey to 100,000

As the value of CFP® certification has grown so has the number of advisors pursuing it.

42

The Connect Effect

CFP Board's Connections Conference convened the entire financial advice ecosystem for the first time in our history.



Growth Drives Relevance

ON APRIL 13, 2024, the question, “Is Your Financial Advisor A CFP® Professional?” blazed across the front page of *The Wall Street Journal* in CFP Board’s signature big, bold, black and gold. Just four days later, we reached a monumental milestone: 100,000 CFP® professionals in the U.S. This marked the beginning of a period of tremendous pride for our community that came to a

clanging crescendo when Simone Lee, CFP®, our 100,000th CFP® professional, rang the Closing Bell at the New York Stock Exchange on December 13.

Reaching 100,000 CFP® professionals has been a goal for CFP Board, not for the milestone itself, but for what it signifies. It means more Americans now have access to competent, ethical financial advice. It also reflects that advisors, firms and — most importantly — consumers recognize the value of the CFP® marks. Expanding our ranks and raising awareness have made CFP® certification more relevant than ever before.

The pages of *The Standard* capture the story of a landmark year for the fi-

▲ 2024 Board Chair Matt Boersen, CFP®, CFA® (left) and CFP Board CEO Kevin R. Keller, CAE in front of the Nasdaq billboard celebrating 100,000 CFP® professionals on Dec. 13, 2024.

financial planning profession. In 2024, a record 10,437 candidates sat for the CFP® exam. More women and racially and ethnically diverse people achieved CFP® certification than ever before. Nearly 18,000 CFP® professionals reported almost 390,000 hours of pro bono financial planning. We launched new programs highlighting financial planning as an attractive career, connected aspiring professionals with valuable resources and awarded nearly \$670,000 in scholarships. Awareness and preference for CFP® certification among consumers reached all-time highs. And our 2024 Connections Conference convened the entire financial advice ecosystem for the first time.

CFP Board is a unique organization. Beyond certifying and upholding standards for CFP® professionals, we serve as a conduit for progress. We touch more than 103,000 CFP® professionals, thousands of candidates pursuing certification, firms of all sizes and business models, hundreds of college and university programs, nearly 900 continuing education sponsors, and the membership organizations and trade associations supporting the profession. Each of these communities is influential on its own. But when united, we create the spark that fuels progress, eliminates barriers, develops talent and shapes the future of financial planning.

Our success rests on the dedication of our volunteers, whose passion brings our mission to life; the talented CFP Board staff who execute our programs and initiatives; the firms that support CFP® certification; and our generous sponsors and donors. We are grateful to the Board of Directors for their exceptional leadership and to the members of our councils, committees, commissions, advisory groups and panels for their invaluable expertise and insights. Special thanks go to CFP Board Ambassadors who give local voice to our consumer advocacy, to the thousands of CFP® professionals providing pro bono service, to the Student Liaisons who spread enthusiasm and awareness of the profession among their peers, and to the hundreds of mentors supporting the next generation of certificants. We are truly grateful for your support. Your unwavering commitment is our foundation. And together, we continue to raise the bar for the profession.

The 2024 Class

In 2024, the number of CFP® professionals in the U.S. crossed 100,000 for the first time in our history.

10,437

A record number of candidates took the CFP® exam this year. In 2024, 57% of new CFP® certificants were under age 35. In addition to trending younger this new class represents the most diverse class in CFP Board's history.

6x200

Six firms each minted more than 200 CFP® professionals (Edward Jones, Bank of America, Charles Schwab, Fidelity Investments, LPL Financial and Northwestern Mutual).

+6,541

New CFP® professionals

▲4.5%

Increase in women CFP® professionals

▲8.8%

Increase in the number of racially and ethnically diverse CFP® professionals

57%

Of new CFP® professionals are under age 35

Race + Ethnicity



White	81.8 %
Not Given	8 %
Asian	3.8 %
Hispanic or Latino	2.7 %
Black or African American	1.9 %
Multiracial and/or Multiethnic	1.5 %
Native Hawaiian or Pacific Islander	<1 %
American Indian or Alaska Native	<1 %

Gender



Male	76 %
Female	24 %
Non-Binary	<1 %

Distribution of Age Across CFP® Professionals

22%
50-59
years old

26%
40-49
years old

16%
60-69
years old

1%
80+
years old

6%
20-29
years old

5%
70-79
years old

<1%
Not Given

23%
30-39
years old

TM



CFP Board strengthens the value and protection of the CFP® marks

ON JUNE 25, 2024, the U.S. Patent and Trademark Office registered the CERTIFIED FINANCIAL PLANNER® mark. At first glance, you may not notice the new ® rather than a TM after the phrase. But this small symbol change marks a significant achievement for CFP Board, CFP® professionals and the American public. It means the CERTIFIED FINANCIAL PLANNER® mark has earned a level of recognition broadly associated with CFP Board, CFP® certification and CFP® professionals. It means our efforts to elevate awareness of the brand associated with competent, ethical financial planning have been successful. And it means we have stronger standing to protect the commitment that more than 103,000 CFP® professionals have made to the CERTIFIED FINANCIAL PLANNER® mark.

The TM symbol stands for a trademark that has not acquired registration with the USPTO. The ® symbol stands for “registered trademark” and indicates the USPTO’s recognition of trademark ownership. The ® provides a much higher level of legal protection for our brand and recognizes CFP Board’s right to exclusive ownership and use of the CERTIFIED FINANCIAL PLANNER® mark.

When CFP Board first applied to register CERTIFIED FINANCIAL PLANNER™ in 2005, the USPTO examiner denied registration. In the years since, the stature of the marks has risen dramatically. The number of CFP® professionals in the U.S. has more

than doubled. CFP Board has earned broad recognition among consumers, across financial services firms, in the courts, with regulators, consumer advocates, investor protection organizations, financial associations, and colleges and universities nationwide. This recognition has been vital in establishing CERTIFIED FINANCIAL PLANNER® as a registered trademark.

Growing awareness means more consumers understand that CERTIFIED FINANCIAL PLANNER® certification is *the standard* for competent, ethical financial planning and that those who have earned the marks have completed rigorous training, have knowledge and skills that have been tested in a high-stakes exam and have committed to CFP Board to uphold standards that warrant public trust.

Since 2011, CFP Board has spent more than \$160 million to

▲ **Protecting and strengthening the value of the marks has been a CFP Board priority for nearly 20 years.**

raise consumer awareness of and preference for CFP® professionals. This year, our brand tracking survey measured “total awareness” among our target audience at 91%, the highest ever recorded. “Preference for” CFP® certification came in at 89%, and “intent to use” a CFP® professional was 90%, both also record numbers.

Strengthening the value and protecting the marks has been a CFP Board priority for nearly 20 years. This achievement came as a result of an effort championed by CFP Board General Counsel Leo Rydzewski, JD, CAE, with legal support from both Webster, Chamberlain & Bean LLP, and Arent Fox Schiff LLP.

We are proud of our work to raise awareness of the value of CFP® certification, expand access to competent, ethical financial planning and advance the financial planning profession for the benefit of the public.

A Cut Above

CFP® Certification Competency Standards: Modern, Relevant and Practical

BY LYNN MCNUTT

COMPETENCY STANDARDS COMMISSION

Jack Brod, CFP® (Chair)

Savant Wealth Management

Khiara Cureton

Appollo MD

Nandita Das, Ph.D., CFP®

Das Financial Health

Kamila Elliott, CFP®

Collective Wealth Partners

H. Amos Goodall, JD

Steinbacher, Goodall, Yurchak

Jake Greenberg, CFP®

Pure Financial Advisors, LLC

Archie Hoxton, CFP®

Hoxton Planning & Management

Susan John, CFP®

F.L. Putnam Investment Company

Sonya Lutter, Ph.D., CFP®

Texa Tech University/Enlite

Peter Richardson, JD, CFP®

Northwestern Mutual

Josh Schneider, CFP®

The Bethesda Group at Morgan Stanley

Joyce Schnur, CFP®

Kaplan

Neal Solomon, CFP®

WealthPro, LLC

Roy Swift, Ph.D.

WorkCred

Grace Yung, CFP®

Midtown Financial Group, LLC

IN 2023, CFP Board took a significant step in the evolution of the financial planning profession by convening the Competency Standards Commission. This commission was tasked with conducting the first comprehensive review of the competency standards, which include the education, experience, exam and continuing education requirements for CFP® certification.

“Because the marks are so meaningful to certificants, to firms and to consumers, CFP Board is committed to ensuring that the requirements not only remain valid, reliable and legally defensible, but — most importantly — relevant,” said CFP Board CEO Kevin R. Keller, CAE.

Taking a Holistic Approach

Over the years, there have been piecemeal changes to the Competency Standards, including the addition of the college degree requirement in 2007 and the Capstone course requirement in 2012. However, this was the first time CFP Board has taken a holistic review of all the competency standards.

Led by 2020 CFP Board Chair Jack Brod, CFP®, the 15-member commission met over a period of 18 months, reviewing best practices in testing and certification, soliciting input from CFP® professionals and candidates for CFP® certification, and consulting with representatives who oversee well-regarded designations for organizations including the CFA Institute, the American Speech-Language-Hearing Association and the Society for Human Resource Management.

Guiding Principles

Key principles shaped the commission’s discussions and recommendations, which the group delivered to the Board of Directors in 2024. These principles emphasize that CFP® certification must demonstrate value and relevance, not just to those who earn

and pursue it, but also for the benefit of the public. The commission underscored that the Competency Standards should warrant public trust, while also enhancing recognition and respect for the financial planning profession.

Seeking Stakeholder Input

Recognizing the significant impact any changes to the standards may have on the profession, as part of the review process CFP Board actively sought input from a wide range of stakeholders, including practitioners, candidates, firms, membership organizations and the public. On December 17, 2024, the Board of Directors released proposed changes to the Competency Standards for public comment.

In announcing the public comment period, CFP Board said, “Regular evaluation of the Competency Standards reflects our commitment to leadership, innovation and effectively serving the American public. This ongoing process ensures CFP® certification remains relevant and valuable as the financial planning profession continues to evolve.”

What’s Next?

CFP Board received comments from more than 2,000 people on the nine proposals it released for public comment, including one education recommendation, three experience recommendations, one examination recommendation and four continuing education recommendations. The Board of Directors also requested feedback on allowing CFP® professionals to fulfill part of the CE requirements through community service.

The Board of Directors will review public comments and other relevant data into 2025. A final decision on the proposed changes is anticipated by November 2025.

It's Gotta Be A CFP®

CFP Board's Public Awareness Campaign drives home that expertise matters, especially when it comes to finances.

BY LYNN MCNUTT



AN UPBEAT SURGEON greets his smiling patient, “Hey there, Brenda.” Her smile fades as she corrects him, “It’s Carol.” Unfazed, the doctor asks, “So, which leg are we operating on?” Her face sinks further as she responds, “You mean arm.” The surgeon brushes off her mounting panic with, “It’s all connected.” Terrified, the patient finally asks, “Are you sure you’re an orthopedist?” He casually responds, “Actually, I’m a Sagittarius.” The punchline lands as a voiceover delivers the takeaway: “Asking the right question can greatly impact your future, especially when it comes to your finances.” So begins CFP Board’s 2024 commercial in the Public Awareness Campaign, “It’s Gotta Be A CFP®”

CFP Board’s Public Awareness Campaign educates consumers about the value of working with a CERTIFIED FINANCIAL

PLANNER® professional. This bold campaign featured television, radio and digital advertising and airport and train station takeovers during the inaugural CFP Board Connections Conference. The campaign helped generate the highest numbers ever tracked in awareness of CFP® certification and preference for CFP® professionals among the target audience.

In its second year, “It’s Gotta Be A CFP®” achieved record results in addressing what CFP® professionals tell us should be a priority for CFP Board: raising awareness about the value of CFP® certification among consumers.

Groundswell of Support

In 2008, CFP Board had a new CEO: Kevin R. Keller, CAE. The organization had moved from Denver to Washington, D.C., to strengthen its voice with policymakers.

▲ The Public Awareness Campaign includes advertising on broadcast television, streaming platforms, print, digital, radio and social media.

Keller was hiring staff for the new headquarters and traveling the country meeting certifiants to hear their perspective about CFP Board’s priorities.

“Everywhere we went, we kept hearing from people, ‘I’m really proud of having my CFP® certification,’” said Keller. “I just wish more of my prospective clients — and even current clients — knew what it meant.”

During these meetings (See *Certificant Connections Townhall Meetings*, page 35), certifiants told Keller that raising awareness should be a priority for CFP Board. When Keller asked if certifiants would be willing to pay more to fund the direct expense of an ad campaign, their response was a resounding “yes.” And so, in 2011, CFP Board launched its first Public Awareness Campaign.

Since its inception, CFP Board has

TAKE ACTION

Update Your Find a CFP® Professional Profile

With the 2025 public awareness campaign’s media strategy guaranteed to generate at least 1.3 billion impressions, now is a great time for CFP® professionals to create or update your “Find a CFP® Professional” profile on LetsMakeAPlan.org. Our recent consumer research found that it is **important to include a photo in your profile**. Consumers viewed profiles with a photo as more trustworthy, and they were more likely to contact CFP® professionals who provided a photo.

If you are not currently featured on the tool, log into your CFP Board account today at cfp.net to review how to be included. If you are already featured and want to review your information, log into your directory profile in your CFP Board account to review and make any updates.

spent \$160 million on the Public Awareness Campaign.

Driving results

Before the campaign began, Unaided Awareness of CFP® certification among the target audience was 17%. Unaided Awareness measures whether the audience can call to mind a brand without prompting. That means that only 17% of the most relevant prospects for financial planning could call to mind CFP® certification without prompting. There was a clear need to generate awareness for the profession among consumers.

In CFP Board’s most recent brand tracking research, Unaided Awareness has grown from 17% to 44%. In 2024, Total Awareness, the measure of Unaided Awareness and Aided Awareness, reached

▲ The television commercials emphasize the feeling of confidence and security that come from working with a qualified profession.

First Impression

44%

UNAIDED AWARENESS

of CFP® certification among target audience (up from 17% before the Public Awareness Campaign began in 2011)

91%

TOTAL AWARENESS

of CFP® certification among target audience (highest ever tracked)

89%

PREFERENCE

for CFP® certification among target audience (highest ever tracked, up 5% from 2023)

2.5M+

USERS

on LetsMakeAPlan.org

587,000+

SEARCHES

to Find A CFP® professional on LetsMakeAPlan.org (up 51% from 2023)

1.36B

TOTAL AWARENESS IMPRESSIONS

from paid advertising aimed at mass-affluent target audience

175,880

SOCIAL MEDIA ENGAGEMENT

up 105% from 2023

an all-time high of 91% among the target audience. Preference to work with a CFP® professional now stands at a record 89%.

A Call to Action

Through the Public Awareness Campaign, CFP Board has established a national mindset around the value of financial planning and the importance of working with a competent, ethical CFP® professional. The messaging emphasizes the CFP® mark and drives consumers to ask the question, “Are you a CERTIFIED FINANCIAL PLANNER® profession?” The campaign’s call to action drives consumers to the LetsMakeAPlan.org website, where they can search for a CFP® professional.

Omni-channel advertising through television, radio, digital platforms and social media meets the audience where they are. The target audience’s media habits inform placements in news, sports, lifestyle and financial programming.

The 2024 campaign analysis showed that 30% of the target audience tunes into sports programming, so this year’s campaign included 10% more sports programming. Technology continues to evolve, allowing us to track audience response in real time to gauge the campaign’s effectiveness in driving consumers to the LetsMakeAPlan.org website.

In Local News

This year, we also expanded our CFP Board Ambassador program, which engages CFP® professional volunteers to give local voice to our consumer advocacy and mission to benefit the public. In addition to writing articles for LetsMakeAPlan.org, Ambassadors respond to media requests for subject matter experts. Outlets including *The Wall Street Journal*, *MarketWatch*, *CBS News* and *CNBC* quoted CFP Board Ambassadors this year. The current cohort represents 28 states and includes military veterans, career changers, first-generation immigrants and even professional athletes.

CFP® certification is *the standard* for competent, ethical financial planning advice. Certification represents rigorous training and skills tested through a high-stakes exam and a commitment to high ethical standards. But it’s all for naught if consumers don’t recognize what the letters C-F-P stand for. Because of the “It’s Gotta Be A CFP®” campaign, millions not only understand but actively seek out the designation.

LetsMakeAPlan.org Enhances Awareness, Connects Consumers With CFP® Professionals

BY CYNTHIA KURTZ

CFP BOARD’S PUBLIC Awareness Campaign drives consumers to ask the question “Are You a CERTIFIED FINANCIAL PLANNER®?” with a call to action to visit the LetsMakeAPlan.org website. On LetsMakeAPlan.org, consumers can explore financial planning topics, learn how a CFP® professional can help improve their financial well-being and use the “Find A CFP® Professional” tool.

In 2024, more than 2.5 million people visited LetsMakeAPlan.org and completed more than 587,000 searches for CFP® professionals.

LetsMakeAPlan.org blends ever-green content with timely articles on financial planning topics authored by CFP Board Ambassadors. Consumers can find the answers to common questions, such as “How can a planner help me reach my goals?” and “How will I pay for financial planning services?” and read about tailored topics, including “Entering Midlife.” A common thread in the content is the unique benefits CFP® professionals bring to the advisor-client relationship. The site emphasizes the ethical and competency requirements for CFP® certification, and the home page details the process to become certified.

LetsMakeAPlan.org also includes a digital toolkit for CFP® professionals, featuring graphics, social media posts and other promotional materials to share with prospects, clients and others. Certificants can opt-in to share their public profile through the site’s “Find A CFP® Professional” tool. CFP® professionals can also share the content to help explain the difference CFP® certification can make and what to expect from the financial planning process.

Expanding the Talent Pipeline

Innovative new programs connect those pursuing CFP® certification with resources and guidance.

BY LYNN MCNUTT

IN 2024, CFP BOARD welcomed 6,541 new CFP® professionals. Of these new certificants, 57% are under age 35, reflecting a trend toward younger professionals achieving CFP® certification. Despite this trend, there are still significantly more CFP® professionals over age 65 than under age 30. This generational divide underscores the evolving landscape of the profession.

According to financial market intelligence firm Cerulli Associates, Baby Boomers and the Silent Generation will pass down \$84.4 trillion in assets during the next two decades. This wealth transfer will usher in a new wave of younger consumers who will benefit from competent, ethical financial advice to manage these assets.

As demand for financial planning continues to grow and firms of all sizes and business models adopt financial planning as a core service, the profession faces a looming advisor shortage. CFP Board is uniquely positioned to address this gap, bringing together stakeholders in the financial advice

ecosystem to build a sustainable talent pipeline for the profession’s future.

Where Money Meets Purpose

In 2024, CFP Board launched new digital campaigns to raise awareness of financial planning as an attractive career choice among career changers and students. Several innovative programs also connected people pursuing financial planning careers with resources and guidance, helping them navigate the path to CFP® certification. In the fall, 275 attendees participated in new CFP® Pro Career Studios. These sessions provided education, engagement with CFP® professionals, interactive mock client scenarios, employer perspectives and resume workshops.

The CFP Board Connections Conference, held from September 29 to October 1 at the Washington (D.C.) Hilton, also connected students with the profession. A special track for student attendees featured recruiter and early career planner panel discussions, a speed

networking event with firms and a dedicated lounge for informal student networking. Generous firm support sponsored registration for 100 students.

CFP Board also expanded its partnership with The Externship, a well-regarded, eight-week financial planning training program. Externs gain hands-on experience, build professional networks and gain valuable insights into the day-to-day responsibilities of financial planners. Participants who complete the program earn 500 CFP Board standard pathway experience hours. Perhaps the most compelling evidence of the program’s effectiveness is that 83% of Externship participants said the experience increased their commitment to pursuing a career in financial planning.

CFP Board continues to deepen our engagement and relationships on college campuses. In collaboration with baccalaureate programs, CFP Board held several campus events to increase awareness of financial planning programs and facilitate student engagement with firms. New Student Financial Planning Liaisons at several CFP Board Registered Programs helped promote financial planning education and careers through campus events and social media, drawing hundreds of student attendees and highlighting scholarships, virtual career fairs and success stories.

Over the past two years, the number of CFP® exam candidates who completed their educational coursework at degree-level Registered Programs has grown by 29%. In total, 1,410 candidates have completed the required education through these programs. This increase indicates that more individuals are pursuing formal educational pathways to become CFP® professionals.

April 2024 marked the launch of CFP Board’s Student Newsletter, a first-of-its-kind communication channel. The newsletter informs college students about the latest developments in the profession, including scholarship opportunities, stories from CFP® professionals about why they pursued the career, career fairs and news. With an impressive open rate of 46%, the newsletter keeps students engaged and motivated as they navigate their academic journeys.

To further support the programs training the next generation of financial plan-

Seeking Knowledge

CFP Board Registered Programs are financial planning education programs at regionally accredited colleges or universities. These programs have been approved by CFP Board to deliver curriculum covering the 70 Principal Knowledge Topics that students must learn to fulfill the coursework requirement and sit for the CFP® exam. As we work to advance the financial planning profession, CFP Board is committed to expanding and strengthening programs offering the coursework that prepares financial planners for a career in the profession.

352
TOTAL CFP BOARD REGISTERED PROGRAMS

- 180 Baccalaureate Programs
- 49 Master's Degree Programs
- 3 Ph.D. Programs
- 120 Non-Degree Programs

NEW REGISTERED PROGRAMS IN 2024

Baccalaureate Degree Programs

- Bellevue University
- California Polytechnic State University
- California State University – Chico
- Cedarville University
- Elon University
- Grace College
- Middle Tennessee State University
- Mount Mercy University
- Roanoke College
- Texas A&M University – College Station
- The College of New Jersey
- University of Illinois – Chicago
- University of Kansas
- University of Wisconsin – La Crosse
- Westminster College

Master's Degree Programs

- Bellevue University
- Rutgers School of Business – Camden
- University of Denver
- University of South Florida

Non-Degree Programs

- Auburn University
- California State University – Chico
- Fairleigh Dickinson University



Photos courtesy of Lambert by LLYC

ners, CFP Board developed customizable marketing tools for baccalaureate programs. These resources help universities and colleges promote their financial planning programs, attract more students and effectively showcase the value of becoming a CFP® professional.

Connecting Students With Employers

In 2024, more than 650 people attended CFP Board's two annual virtual career fairs, where top financial planning employers connected with qualified job candidates, including CFP® professionals, those pursuing CFP® certification and students.

The spring event featured a session titled "What's the Right Financial Planning Career Path for Me?" and the fall event included the discussion "Breaking Barriers: Amplifying Women in Financial Planning."

Laying the Foundation for a Dynamic Workforce

By focusing on career changers, engaging students early and providing critical resources, CFP Board is laying the foundation for a more dynamic and diverse workforce and fostering a pipeline of talented professionals equipped to make a lasting impact on individuals and families across the country.



◀ A September 2024 campus event at the University of Arizona featured speed networking between students and firm representatives.

◀ In October, students at Grand Canyon University engaged with early career financial planners.

CFP Board's strategic priorities

Access

CFP Board expands Access to competent and ethical financial planners by increasing the number and diversity of CFP® professionals.

Workforce

CFP Board develops a sustainable and diverse financial planner workforce.

Community/Regulatory

Engagement

CFP Board engages the financial advice ecosystem to advance the financial planner profession and influences policy for the benefit of the public.

Awareness

CFP Board increases Awareness of CFP® certification as the must-have financial planner credential for consumers and advisors.

Standards and Certification

CFP Board sets, administers and enforces Certification Standards that warrant public trust.

Access

Workforce

Standards and Certification

Engagement

Awareness



Three generous gifts support future financial planners.

BY LISA O. MONROE AND RACHEL L. SHEEDY, CFP®

BOTH JUDY AND CHARLES GOLDMAN have had notable careers in financial services. Judy worked in finance for 20 years before starting her own businesses, and Charles has served in leadership roles at several financial services firms, including President and CEO of AssetMark Inc. He has also held leadership positions at Fidelity Investments and Charles Schwab, and is Executive Chair of the Board of Directors of Orion. After decades of success in financial services, the couple announced a major donation in August 2024 to give back to the financial planning profession. Charles and Judy Goldman’s \$500,000 donation to the CFP Board Center for

Financial Planning endows the new Goldman Scholars Program.

“Philanthropy is a cornerstone of our lives, and we are thrilled to support students seeking CFP® certification,” said Judy Goldman. “By helping these students become CFP® professionals, we also expand the public’s access to competent, ethical financial planning.”

In December 2024, the Deena Jo Heide-Diesslin Foundation committed \$1 million to the CFP Board Center for Financial Planning. This gift includes \$500,000 to accelerate efforts to grow the financial planning talent pipeline and establish financial planning as a profession as well as \$500,000 to fund scholarships.

These major gifts, along with a gift from Schwab Advisor Services and the Charles Schwab Foundation in 2024 to fund WIN scholarships, will advance sustainability and opportunity in the financial planning profession. Thanks to this support, the CFP Board Center

for Financial Planning will be able to help the financial planning profession address critical challenges, including a widening talent gap and expanding the financial planning workforce so that it reflects the public it serves. Scholarships are crucial to addressing these challenges and supporting the Center’s mission to advance competent and ethical financial planning and expand CFP® professional diversity for the benefit of the public.

Scholarship awards enable students who otherwise don’t have the means to pursue a career in financial planning to enter the profession, earn their degrees or earn CFP® certification. They also help students to accelerate their careers and achieve their career goals faster.

The new Goldman Scholars Program will be awarded annually to eligible college juniors and seniors, while the Schwab donation to the Women’s Initiative (WIN) Scholarship fulfills its endowment and enabled the first WIN scholarships to be awarded in December 2024.

New Goldman Scholars Program Established

To offer donors more control over how their gifts are used, CFP Board Center for Financial Planning enables donors to establish a named scholarship that

advances sustainability of the financial planning profession in a way that aligns with the donors’ goals.

“We have been part of the financial planning community for decades and benefited from this industry in many ways,” said Charles Goldman. “We are excited to create an endowment that will help bring people from underserved communities into this wonderful industry.”

The Goldman Scholars Program provides financial assistance to college juniors and seniors from underrepresented populations in the financial planning profession who demonstrate financial need and strong academic performance. They must also be enrolled in a CFP Board Registered Program.

The scholarship, offered for the first time in the fall of 2024, will grant eight awards annually. Students will be awarded up to \$2,812.50 per year in financial support paid directly to their academic institution, with college juniors applying for a two-year scholarship.

In addition to the annual scholarship awards, the Goldman Scholars program will endeavor over time to provide Goldman Scholars with additional resources to support their journey to CFP® certification, such as professional development opportunities, job or internship placement assistance, and virtual or in-person connections to foster a lasting community among awardees and alumni.

Deena Jo Heide-Diesslin Foundation Expands Commitment

2004 CFP Board Chair David H. Diesslin, CFP® established the DJHD Foundation in 2011 in memory of his late wife, Deena. When CFP Board launched the Center for Financial Planning in late 2015, there was a natural synergy between the two organizations. Building on Deena’s passion for empowering people through education, Dave seized the opportunity to make an impact on the financial planning profession and honor his wife.

The Deena Jo Heide-Diesslin Foundation Challenge Match Scholarship provides financial support to individuals pursuing CFP® certification education through CFP Board Registered Programs, with a focus on candidates who demonstrate financial need and are

from populations that are underrepresented in the financial planning profession.

The scholarship awards up to \$5,000 for those attending certificate programs and up to \$10,000 for those attending undergraduate programs. Since its inception, the program has awarded 70 scholarships totaling more than \$320,000.

Schwab Donation Supports the Women’s Initiative Endowed Scholarship Program

2024 Board Chair-Elect Liz Miller, CFP®, CFA® announced a \$150,000 donation by Schwab Advisor Services and the Charles Schwab Foundation at the “Journey to 100,000 CFP® Professionals” celebration at the CFP Board Connections Conference in September 2024.

“Last year, in recognition of the 10th anniversary of WIN, CFP Board announced the Women’s Initiative Endowed Scholarship Program. Since then, CFP Board has been raising funds for the program. This significant contribution fulfills the total amount needed for the endowed scholarship to make its first awards in December,” she said. “Thank you, Schwab. Your generosity means more women will have critical financial support to pursue a career in financial planning.”

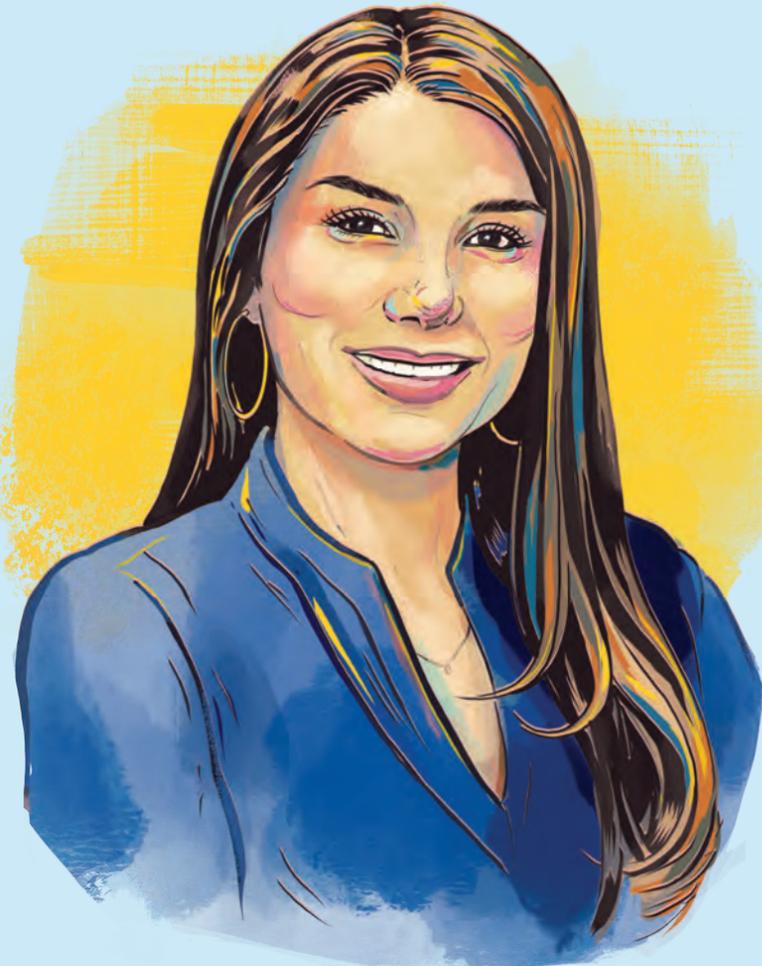
Recipients of the WIN Endowed Scholarship are awarded up to \$5,000 to complete undergraduate-level or certificate-level CFP Board Registered Programs. Upon completion of the required coursework, recipients are eligible to sit for the CFP® exam and pursue CFP® certification.

Since its inception, WIN has focused on addressing the challenges women in the financial planning profession must overcome. It has encouraged more women to pursue careers as financial planners through a variety of activities, including events, research initiatives and programs like the WIN Advocate and mentorship program.

The scholarship will help open doors for future talent. Jon Beatty, Head of Schwab Advisor Services, said, “This scholarship perfectly aligns with our commitment to effect positive change by putting pathways in place toward a career in the financial planning profession, but also to expanding and sustaining diversity. CFP Board has long been an advocate in building a financial planning profession that more accurately reflects the world around us.”

Paying it Forward

Scholarship Stories



Yesica Rojo, CFP®

2022 BALLENTINE PARTNERS SCHOLARSHIP

Five years after moving to the U.S. from Colombia, Yesica Rojo, CFP® had earned her MBA with a specialty in finance and had begun working for Morgan Stanley in Brookfield, Wis., as a wealth advisor associate. She had also decided CFP® certification was necessary to achieve

her career goals, especially since she was new to the country and to the industry.

"I wanted to advance my career, so I saw that as something to compensate for my lack of experience in the U.S.," she said. However, Rojo couldn't pay for the program at that point nor was she yet eligible for education reimbursement through her employer.

She applied for the Ballentine Partners Scholarship in the fall of 2022, was awarded the scholarship in December

▲ Yesica Rojo, CFP® is passionate about giving back to the Latino community. She hopes to serve on the Board of Directors of CFP Board one day.

and enrolled in a CFP Board Registered Program at Northwestern University the following month.

The scholarship award enabled Rojo to begin the CFP Board Registered Program right away without waiting to save money first. Because of the scholarship, she was able to complete the course and then go on to pass her CFP® exam in March 2024.

"The scholarship also greatly helped me to transition to my new role," said Rojo, explaining that she was promoted to financial advisor associate at Morgan Stanley in December 2023 while she was enrolled in the CFP Board Registered Program. She negotiated for the new role with her promise to become a CFP® professional.

How has earning CFP® certification helped Rojo? "It has a lot of weight with my clients. It is very popular. I think CFP Board has done a good job in marketing 'It's Gotta Be A CFP®.' Those three letters actually mean something to clients," she said.

She said CFP® certification has also given her more confidence when talking to her clients about estate planning and taxes.

What does she enjoy most about being a financial planner? "When clients or prospects come to me with too many things, and they feel overwhelmed, I enjoy getting to know the client, getting to know their goals, and helping them to get organized," she said. "I tell them, 'It's going to be OK. We're going to make a plan.' Then the client goes home with greater peace of mind."

Rojo is also very passionate about giving back to the Latino community and feels that she can relate to her Latino clients' challenges through firsthand knowledge of the culture. "It is good to feel that you have someone who is an expert in financial planning but also speaks your language," she said. "They will be more open, and it will be easier to have that conversation."

There are currently only a handful of Latina CFP® professionals in Wisconsin, and Rojo said she would like to see that change. She also wants to someday serve on the Board of Directors of CFP Board. "I am a woman, a mom, a wife, an employee and a Latina; I want to represent and speak for all of those like me that cannot have a place in the decision room because of the lack of opportunities," she said.

Ikechukwu "Ike" Egwuonwu, CFP®

2020 FACET SCHOLARSHIP

Ikechukwu "Ike" Egwuonwu, CFP®, a financial planner at Beacon Pointe Advisors LLC, in La Puente, Calif., was awarded the Facet Scholarship in the fall of 2020, while he was working at Deloitte.

Egwuonwu had recently earned his bachelor's degree in business administration with a concentration in finance from Pepperdine University, where he was a Posse Foundation Scholar, but he was having trouble landing a financial planning role and the job market was unpredictable at the time.

He enrolled in a CFP Board Registered Program at Bryant University because he knew he would be more marketable as a CFP® professional, and he decided to continue working for Deloitte while continuing his education.

After learning about the Facet Scholarship, he applied. Facet Scholarship recipients like Egwuonwu also have the opportunity to participate in a mentoring program.

Of the scholarship, he said, "I couldn't payout of pocket, so I had to ask my mom for money or take a loan, so it just made my life a lot easier and helped me just get the program going." The scholarship covered his full tuition as well as a CFP® exam prep course, and he was able to pay his mother back.

Egwuonwu worked full time at Deloitte when he first enrolled in the self-paced program. Then, in October 2021, he began working at Goldman Sachs educating clients on financial literacy topics.

He said the fact that he was working toward CFP® certification helped him to get the new role. "It just makes you look more serious about the industry," he said, and his

▼ Ike Egwuonwu, CFP® said the fact that he was working toward CFP® certification helped him land a job at Goldman Sachs.



position at Goldman Sachs eventually helped him segue into his current role as a financial planner at Beacon Pointe Advisors. "Once you're kind of greenlit by a company like Goldman, it makes it easier to find another job," he said.

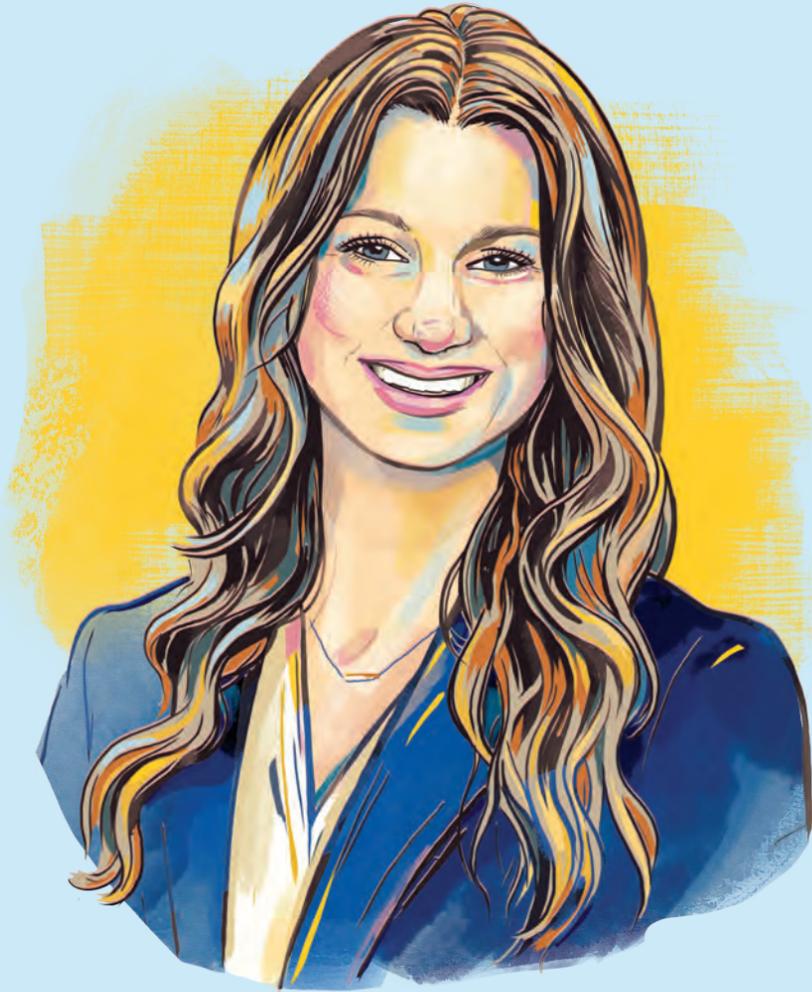
Egwuonwu said he's glad he started working toward his CFP® certification when he did. "I was already a personal finance nerd, so I was reading every personal finance book you could think of, but this gave me professional perspective," he said. He passed the CFP® exam in November 2022 and obtained CFP® certification in June 2024 after completing the work experience requirement.

At Beacon Pointe, Egwuonwu helps clients develop, execute and maintain a strategic financial plan to achieve their personal and financial goals. In the future, he would like to become a financial advisor. At some point, he said he would like to work with business owners. "I have a deep interest in business and a deep passion for entrepreneurship and helping entrepreneurs," he said.

He also wants to help immigrant families. "It's serving people like me, people who are new to the U.S. or the second or third generation in the U.S. Some of them are starting their own businesses or just navigating finances in this country. I would love to target that demographic," he said. "I'm the first generation of my family, who are all from Nigeria."

Egwuonwu said some of the challenges newer immigrants face when it comes to financial planning include a general mistrust of financial professionals, as well as high income, but not high assets. "They can be stuck in survival mode where they don't think to start to accumulate, and sending money back to the home country is another big one," he explained.

When he and his brother were growing up with his mom after his parents divorced, Egwuonwu said he used to think his family was poor. However, when he helped his mother with her financial plan, he discovered that she actually made a lot more money back than he realized. She was just sending a lot of money back home to help her four siblings and their families, he said. Now, he is helping his mother to make good decisions so she can retire well.



Claire Wilson, CFP®

2024 FIDELITY INVESTMENTS
CFP® EXAM SCHOLARSHIP
FOR WOMEN IN FINANCIAL
PLANNING

Claire Wilson, CFP® is a senior financial advisor assistant at Frost Investment Services in Austin, Texas, where she works alongside other financial planners to create the best plans for their clients.

The profession suits her. “Naturally, I am a planner in all aspects of life, whether it’s trips, grocery store runs or retirement down the road,” she said. “Once I discovered this career path, it

felt like a no-brainer. I enjoy building relationships, problem-solving, coaching and planning to reach a desired goal.”

After earning her bachelor’s degree in economics, Wilson decided to pursue CFP® certification at Northwestern University to show her dedication to the profession and because of what it represents.

“CFP® certification demonstrates credibility, expertise and integrity in the industry,” she said. “While I may naturally be a planner and deeply care about helping individuals achieve their goals, it was extremely important for me to show my peers and clients

▲ Claire Wilson, CFP® credits grit, study and support with helping her earn certification.

my dedication to their success by earning CFP® certification. With the support and encouragement of my family, friends and colleagues, I conquered this pursuit three years after graduating from Western Kentucky University.”

Wilson’s journey to certification wasn’t without its bumps along the road, though. In fact, she didn’t pass the CFP® exam the first time she took it, which isn’t uncommon. The pass rate for the exam was 64% in November 2024, for example.

“The Fidelity Investments CFP® Exam Scholarship for Women in Financial Planning specifically supports those retaking the exam,” Wilson said. “I unfortunately didn’t pass the first time, and it would have been really easy to give up on my goal. This scholarship program encouraged me to dust myself off and give myself a second shot.”

Launched in partnership between Fidelity and CFP Board Center for Financial Planning in 2024, the Fidelity Investments CFP® Exam Scholarship for Women in Financial Planning awards \$625 to women awardees who need to retake the CFP® exam. Wilson was one of 17 inaugural recipients of the scholarship in August.

After receiving the scholarship, Wilson passed the exam on retaking it and earned her CFP® certification.

“The CFP® exam is extremely hard, and the commitment to earning the certification is huge,” she said. “There is truly no sugarcoating it. I remember thinking through the whole process, ‘This is so hard. I don’t know if I’m going to see the other side of this.’ But with a whole lot of grit, support from loved ones and countless hours of studying, I made it to the other side. It was a really hard thing to do, and I did it.”

When asked what advice she would give others who need to retake the exam, Wilson said, “If you are someone questioning whether you should give yourself another chance or if it is even worth it, just think about all the hard things you have done before this and saw the other side of it. Believe in yourself and your goals. It is worth the sacrifices you have to make along the way.”

New Tools for Success

CFP Board offers a variety of resources to enhance the value of CFP® certification and help advisors serve their clients’ best interests. New this year:

Guide to CFP Board’s Technology Standard

In early 2024, CFP Board published a new guide to clarify the responsibilities of CFP® professionals when they are selecting, using and recommending technology, including advanced artificial intelligence (AI) tools, for client service.

The *Guide to CFP Board’s Technology Standard* was developed in close collaboration with CFP Board’s Standards Resource Commission to assist all CFP® professionals as they leverage technology, whether they run their own independent business or are employed by a firm.

The guide is designed to educate CFP® professionals so they can:

- Reasonably understand the technology platform and how each component is used to provide professional services.
- Monitor and assess the technology platform for any issues or gaps that would prevent the CFP® professional from acting in the client’s best interests.
- Know which assumptions are embedded in the technology and whether

those assumptions are appropriate.

- Review the reliability, accuracy and objectivity of the technology’s outcomes against the client’s information and underlying assumptions.

In addition to the guide, CFP Board published a checklist for CFP® professionals to use when evaluating their technology platforms, determining whether to add or replace technology or selecting vendors. The guide also includes sample questionnaires that address core financial planning technologies, common features and capabilities, technology and the vendor relationship, plus assumptions and outcomes.

2024 Compensation Study

In September, CFP Board published the *2024 Compensation Study* revealing key insights about CFP® professionals’ earnings and career satisfaction.

CFP Board commissioned independent research firm Industry Insights to collect compensation data from financial advisors across the U.S., which generated 1,455 responses.

The study found that CFP® professionals enjoy higher earnings and greater career satisfaction than financial planners without CFP® certification.

The study also showed that CFP® professionals earn 10% more than other financial planners after controlling for other factors like job experience, company size and the type of services they offer. The median total compensation for all financial planners was \$192,000.

In addition to higher earnings, the study showed that CFP® professionals had a high level of career satisfaction, with 85% experiencing a high to very high sense of personal fulfillment. Key

job areas rated as good or excellent included stability (88%), work/life balance (82%), career advancement (79%) and compensation (74%). Additionally, 89% of CFP® professionals plan to stay with their current company for the next two years and, of those considering leaving, 67% intend to remain in the financial planning profession.

New Ethics CE Course

The new Ethics CE program, *A Practical Application of CFP Board’s Code and Standards*, was released at the 2024 Connections Conference in Washington, D.C. The new program is a complete overhaul of the previous course material and gives instructors a robust foundation to deliver fresh, engaging content.

CFP® certification’s continuing education requirement includes two hours of Ethics CE every two years. CFP® certification is the standard for financial planning in large part due to the ethical commitment of CFP® professionals.

The new Ethics CE course is more interactive, covers new and emerging ethical issues, and encourages thoughtful participation on ethical issues through real-life scenarios exploring how CFP® professionals fulfill their fiduciary duties.

There are two new topics in the program. One covers the responsibility of CFP® professionals in the use of technology, based on the new *Guide to CFP Board’s Technology Standard*, and the other focuses on how to apply fiduciary duty when providing clients advice concerning rollovers.

The CFP Board Professional Standards and Legal teams developed the new course, with guidance from the Standards Resource Commission.



How to Find and Use Them

GUIDE TO CFP BOARD’S TECHNOLOGY STANDARD

A new guide to clarify the responsibilities of CFP® professionals when they are selecting, using and recommending technology, including advanced artificial intelligence (AI) tools, for client service.

Download the *Guide to CFP Board’s Technology Standard* at cfp.net/TechGuide and the *2024 Compensation Study* at cfp.net/salary

2024 COMPENSATION STUDY

CFP Board is committed to providing this annual research study as a powerful benchmarking resource for firms and CFP® professionals to demonstrate the value of CFP® certification.

ETHICS CE COURSE

A new program is a complete overhaul of the previous course material and gives instructors a robust foundation to deliver fresh, engaging content.



Photo by Mitch Ranger

CHAIR SPOTLIGHT

Matthew Boersen

For 2024 CFP Board Chair Matt Boersen, attracting and retaining the next generation is mission-critical.

BY WILLIAM EHART

FINANCIAL PLANNING is not just about money for 2024 CFP Board Chair Matt Boersen, CFP®, CFA®. It's about helping people. That's his message for potential clients as well as for students and career changers who might consider a career as a financial planner.

"For many, their career goal is to help people," Boersen said. "They want to get into a helping profession where they can feel they're making a difference in the world."

As a young man growing up in Michigan, Boersen was inspired by the help an

advisor gave his father, a "first-generation 401(k) investor," who didn't benefit from a pension plan as Boersen's grandfather had. Boersen started his own firm, Straight Path Wealth Management, just outside of Grand Rapids in 2011 at the age of 22. He became the youngest board chair in CFP Board history in January 2024 at age 35.

Topping 100,000 CFP® professionals

It was a particular point of pride for Boersen and the entire organization's

leadership on April 17, 2024, when the number of CFP® professionals surpassed 100,000. By the end of 2024, that number swelled to 103,093.

"It's a huge milestone that underlines the demand from both employers as well as consumers for CFP® certification, and financial advisors recognizing the value of having those three letters behind their names," he said.

In 2024, a record 10,437 candidates took the CFP® exam, representing a 6% increase over 2023. The number of racially and ethnically diverse new CFP® professionals grew by more than 10%, and CFP Board welcomed 1,720 new women CFP® professionals, the most ever in a single year.

"Those are exciting trends," he said. "It doesn't mean that we've accomplished our goal. There's still work to be done. But it means that some of the initiatives that we've created are positive."

Attracting new CFP® professionals is mission-critical to help the public and advance the profession and its values. But Boersen knows that attraction is only half the battle: Without retention, the result is churn.

At his own and other firms, he is seeing progress in retention strategies. New planners aren't always forced to make 100 cold calls a day.

"We know the dropout rate is very high for people who start that way," he said. "Now we have firms that offer career paths, so there are internships and junior advisor roles and client service associate roles."

"At Straight Path, we almost always have an intern who has completed their junior year in college," he said. "They will intern with us through the summer and continue to intern with us through senior year. And then many times we'll make them a job offer."

"Providing a career path is really important — a ramp-up period, which might be a couple of years," Boersen said. "They're not having to dial for dollars immediately. Instead, they get the training they need, the experience they need."

"Having a little bit of patience and still being willing to invest in that younger generation coming on board is important because it does pay dividends," he said. "We've seen it pay dividends."

Boersen didn't have a ramp-up period but was extraordinarily driven.

He earned his Series 7 and 63 licenses while he was a junior in college and immediately began working in the field. However, he was dissatisfied with his first job, where he primarily sold insurance products.

"I didn't feel like I was giving people the best advice, that I was being a fiduciary," he said. "So, I decided I needed to do it differently."

Boersen started Straight Path in a spare bedroom of the home he had just purchased with his wife, Madeline. From the beginning, he wanted to help people from all wealth levels and provide holistic advice that goes beyond assets under management — just as his father's advisor had advised on the elder Boersen's 401(k) assets.

"One of the premises of originally starting my firm was we wanted to be able to serve a wide array of clients. So, we weren't going to have a \$5 million minimum," he said.

Boersen also founded Straight Path Tax and Accounting Solutions to serve clients more holistically. Together, the two firms employ 13 people, including Boersen.

Helping those most in need

"Even though we work with a broader array of clientele than many financial planning firms do, there's still a section of America that isn't served by financial planners," Boersen said. "And many times, it's that group of people who need financial advice the most."

"It's a different type of financial advice," he said. "It might be budgeting or handling debt. But those people need financial advice more than some of my clients."

Boersen is also on the board of Christian Mission Aid, based in Nairobi, Kenya. In addition to providing humanitarian aid such as food and water filters, CMA runs a rescue center for girls and young women trying to escape forced childhood marriages. The charity employs nearly 400 Kenyans.

"It has been an incredible experience," he said. "I was able to go to Kenya last spring and see the immense need that's over there. People are in almost unimaginably dire straits. It's incredibly sad, and to be able to offer our financial expertise and be boots on the ground and help people is really great."

MOMENTS WITH MATT

A Great Impact

Boersen started his own firm, Straight Path Wealth Management, just outside of Grand Rapids in 2011 at the age of 22. He became the youngest board chair in CFP Board history in January 2024 at age 35.



▲ 2024 CFP Board Chair Matt Boersen, CFP®, CFA® serves on the Board of Directors of Christian Mission Aid, which provides humanitarian aid and operates a rescue center for girls and young women.



▲ Board Directors Malik Lee, CFP® (right), Rita Cheng, CFP® (center) and 2024 Board Chair Matt Boersen, CFP®, CFA® on Capitol Hill.

BEHIND THE NUMBERS

Meet the Researchers



J. Michael Collins, Ph.D.

is a professor at the University of Wisconsin-Madison. He studies consumer decision-making in the financial marketplace, including the role of public policy in influencing credit savings and investment choices. He leads Wisconsin's Social Security Administration Retirement and Disability Research Consortium research center and co-founded SpringFour, an online resource for people facing financial challenges.



Stuart J. Heckman, Ph.D., CFP®

is an associate professor of practice and Ph.D. Program Director at Texas Tech University. He was the Academic Editor of the *Journal of Financial Planning* and is on the editorial boards of *Journal of Financial Counseling and Planning*, *Journal of Consumer Affairs*, *Financial Services Review* and *Financial Planning Review*.



Emily Koochel, Ph.D.

leads eMoney Advisor's Financial Wellness team, where she focuses on innovative wellness research and education in her role as manager of financial wellness. She also is an adjunct faculty member at New York University in the financial planning master's degree program. She is a subject matter expert on understanding the effect of financial behaviors and financial decision-making on personal and financial wellness. She was a co-contributor for CFP Board's book, *The Psychology of Financial Planning*.



Sonya Lutter, Ph.D., CFP®

is the inaugural director of financial health and wellness with Texas Tech University's School of Financial Planning, where she leads curriculum and continuing education opportunities in the areas of financial psychology, financial therapy and financial behavior. She is also the owner of ENLITE, where she helps bridge the gap between mental health and financial planning. She was on the editorial advisory board that produced CFP Board's book, *The Psychology of Financial Planning*.

"It's not necessarily measured by how many vacation homes they own and how many zeros are in their bank account. It's about whether they are achieving their life goals, whether they have less stress about things that deal with money and finance," he said.

While CFP Board is confident in the results, they are not a foregone conclusion. Working with academic researchers brings academic rigor to the work, and data will be shared with other researchers.

"We are an organization that serves the public, and this is one of our contributions to that," Roth said. "No one else is doing this work."

Baseline results show that people who work with CFP® professionals achieve better outcomes and report better well-being compared to those who work with other advisors and those who do not have an advisor. Americans advised by CFP® professionals are more likely than others to have a detailed financial plan that is reviewed annually, have emergency funds and a will, and say they are living comfortably.

"We've long heard stories of CFP® professionals making a real difference, and now we have the data to confirm it," said CFP Board CEO Kevin R. Keller, CAE. "What's even more compelling is that the study shows that Americans working with CFP® professionals enjoy better financial outcomes and greater security compared to clients of other financial advisors."

Clients of CFP® professionals stand out in other key areas as well: 57% have a will, compared to 49% of those with other advisors and 25% of non-advised individuals. They also report stronger family dynamics, with 42% experiencing fewer financial conflicts at home. Additionally, 24% of CFP® professional-advised clients feel confident managing potential unemployment.

The data reveals higher client engagement across key areas: 55% of CFP® professional-advised clients have detailed retirement plans, and 52% maintain comprehensive investment strategies, versus 38% and 30%, respectively, for those with other advisors. This thorough approach benefits clients, with 49% of CFP® professional clients reporting reduced financial anxiety through their advisor relationship, compared to 31% of those working with other advisors.

"We are seeing promising results, but the real value of this project is going to be in year five and year seven and year 10," Roth said.

A wide net

CFP Board has been careful to ensure that a diverse group of Americans are part of the study.

"It's not just the typical upper-middle-class households that tend to be clients of financial planners," Roth said.

"We were purposeful in broadening the age range, ensuring racial, ethnic diversity and gender diversity, and in including lower income levels.

"Because it's a 10-year study, people are going to move into higher income bands," he said.

The research cohort is aged 25 through 65.

"There are some retirees, but by year two, year five and so forth, we're going to see more retirees, and we're going to see many of those 25-year-olds hitting prime career moments, getting married and having children, thinking about saving for college or thinking about buying a house," Roth said.

Living Better Lives

Proving the Power of CFP®: Data-Driven Insights into Financial Success

BY WILLIAM EHART

LEGIONS OF FINANCIAL professionals wouldn't pursue CFP® certification if they didn't believe earning and maintaining the marks would translate to greater success.

CFP Board has begun putting that proposition to the test, for the benefit of the profession as well as researchers and the public. In 2024, data collection began for the *Financial Planning Longitudinal Study*, which was set in motion in 2022 on the initiative of the Board of Directors.

This intellectually rigorous, peer-reviewed research — led by four academic experts — tracks the experiences of more than 4,000 people of all wealth levels over at least 10 years, including those who work with CFP® professionals, those who work with other advisors and those who act independently.

"We believe that having a holistic financial plan and working with a CFP® professional lead to better outcomes in terms of financial well-being and achieving life goals," said Kevin Roth, Ph.D., CFP Board Managing Director, Research.

This study seeks to test that statement as it quantifies the benefit.

Americans advised by CFP® professionals

Are more likely to



Have a detailed financial plan that is reviewed annually



Say they are living comfortably



Have emergency funds and a will



Trust their advisor

Are more likely to say their planner



Makes a point to learn about their family and values



Takes the time to learn about their spouse's relationship with finances

Are less likely to



Have family conflicts over money

Changing Lives One Hour at a Time

CFP® professionals say pro bono volunteering is rewarding and makes them better advisors.

BY LISA O. MONROE

— **WHILE PRO BONO** service is not a requirement for CFP® certification, a growing number of CFP® professionals are fulfilling their desire to help others by providing pro bono financial planning services through nonprofit organizations or on an ad hoc basis to neighbors, friends and family.

From the father of a large family managing a cancer diagnosis to a single mom struggling to make ends meet while working two jobs, there is no typical pro bono client. Each client has their own unique circumstances and challenges. What they have in common is the need for financial planning advice that can make a meaningful impact in their lives.

To encourage and facilitate pro bono financial planning, CFP Board partners with the Foundation for Financial Planning, which helps make pro bono opportunities, training and resources available to CFP® professionals. FFP is the nation's leading 501(c)(3) nonprofit solely dedicated to the delivery of pro bono financial planning, and it awards grants to community-based and nonprofit organizations to develop programs to match volunteer financial planners with opportunities to serve.

For nearly 30 years, FFP has supported the delivery of free financial guidance to more than 730,000 people in crisis or need.

Pro Bono Financial Planning: A Win-Win

Pro bono clients who've shared their experiences often say their financial advisors have changed their lives for the better, giving them greater peace of mind, reducing stress and anxiety, and helping them make better decisions about money.

"There were times when I started crying with gratitude during sessions with Melissa — she really changed my life and gave me financial confidence, but most importantly, she gave me a sense of peace that had been missing," said Sandy McKown, who was paired with financial planner Melissa Brennan, CFP® through nonprofit Wings for Widows after her husband passed away. The nonprofit is a Foundation for Financial Planning grantee.

"It has changed my thinking and really changed my life," said another pro bono client, who received free financial planning services from a CFP® profes-

“ [She] really changed my life and gave me financial confidence, but most importantly, she **gave me a sense of peace that had been missing.**”

— Sandy McKown, pro bono client

sional through Britepaths, also an FFP grantee. She had sought help through the charitable organization because her family was having trouble making ends meet.

"Generally, in our culture, we don't educate people well about money, and it's not considered polite to even talk about it. Making that space to talk about money [is] so beneficial," said Jessie Doll, CFP®. She volunteers with Britepaths, an FFP grantee that helps individuals and families in crisis with financial empowerment.

Not only is pro bono work a way to give back, but many CFP® professionals who volunteer their time find that it is very rewarding and even makes them better at what they do.

"It's been rewarding to help veterans navigate overwhelming financial situations," said Ryan Savage, CFP®. He volunteers with FFP grantee the Coordinated Assistance Network, which serves active military and veterans.

In addition to offering volunteers the benefits that come with giving back, pro bono financial planning can also help a financial planner build experience. Susan Olson, CFP® said, "It's an amazing feeling to help people. It can also be great for professional development or marketing yourself as someone with a rich and diverse skill set."

Otto Rivera, CFP® who works with exonerates released from prison after being wrongly incarcerated, has advice for other financial planners considering pro bono work. "Absolutely get involved and stay involved," Rivera said. "It can make us better, more empathetic people and better advisors."

Expanding access to competent and ethical financial planners through pro bono services is a top strategic priority. In 2022, CFP Board created a staff position focused on pro

bono engagement and formalized its partnership with the Foundation for Financial Planning (FFP).

CFP Board CEO Kevin R. Keller, CAE said, "Through this partnership, we committed to raise awareness of pro bono opportunities among CFP® professionals, encourage them to volunteer and coordinate closely with FFP to connect them with pro bono engagements. This commitment supports CFP Board's vision to ensure every American can access competent and ethical financial planning advice. Building a culture of volunteerism is also essential as we work to attract service-minded young people to the profession."

In 2023, to further cement its commitment to pro bono financial planning, CFP Board passed a resolution recommending that CFP® professionals commit to a minimum of 20 hours of pro bono service per year. The resolution also encourages firms that employ CFP® professionals to support them in their pro bono activities and efforts.

In 2024, the board built on its commitment to pro bono financial planning through the 100K Pro Bono Challenge as well as the rollout of digital badges

to recognize CFP® professionals who've completed 20+, 60+ or 100+ hours of pro bono service. "The badges are a way for us to celebrate good work and also add a little competitive gamification to encourage people to 'level up' their pro bono commitment," said Keller.

Announced in June, the 100K Pro Bono Challenge encouraged CFP® professionals nationwide to collectively provide 412,237 pro bono hours in 2024, 100,000 more hours than logged in 2023. The challenge also paid homage to the milestone of 100,000 CFP® professionals.

On announcing the challenge, Keller said, "CFP Board is dedicated to fostering a culture of service and working toward a future where all Americans have access to competent, ethical financial planning. By joining the 100K Pro Bono Challenge, CFP® professionals not only help others but also demonstrate the financial planning profession's collective commitment to lifting our communities."

To join the challenge, CFP® professionals had to volunteer at least one hour in 2024 and report their pro bono hours by midnight on December 31, 2024. The challenge also included a friendly competition among states based on the percentage of participating CFP® professionals. Participants received a digital certificate of participation in January 2025, recognizing their dedication to community service.

As of December 31, 2024, a record 17,916 CFP® professionals reported 389,435 pro bono hours. While the hours reported fell short of the 100K Pro Bono Challenge, they marked an 18% increase and an all-time high for pro bono hours reported in a single year.

"I believe CFP® professionals were excited about the challenge," said Moley Evans, CFP Board Director of Volunteer Engagement, in December 2024. "We knew from the start that our goal was ambitious, but we love a challenge at CFP Board and decided to go for it. I am thrilled that we had a huge increase in the number of service hours."

"The 100K Pro Bono Challenge highlights the impact CFP® professionals can make through pro bono service," said FFP CEO Jon Dauphiné. "Even one hour of expert financial planning advice can be of immense value to someone in need."

I do pro bono because...

CFP® professionals volunteer their expertise to provide financial dignity, guidance and hope to those who need it most — whether helping widows navigate loss, supporting veterans, or empowering under-served communities. Their pro bono work transforms lives, one financial plan at a time.

“I believe the world would be a better place if everyone had a financial plan — I try to do my small part.

— Col. John R. (Dick) Power, USA (Ret.), CFP®

“As the tide rises, all of the ships rise. We can do together what none of us could do on our own.

— Arnie Pechler, CFP®

“My immigrant parents who never had access to competent and ethical advice.

— Louis Barajas, CFP®

“My clients need some grace in their lives to get back on track.

— Lili Vasileff, CFP®

Jaycob Arbogast, CFP®

I do pro bono because it supports my community. When my neighbors and friends are successful, the economy does better, people are healthier and our community is vibrant. I love hearing from my pro bono clients how happy and thankful they are to have the stress and weight lifted from their shoulders.

Louis Barajas, CFP®

I do pro bono in honor of my immigrant parents who never had access to competent and ethical advice in the community in which I grew up in.

I want to provide financial dignity to the people in my community that I grew up in and be there to help them.

Melissa Brennan, CFP®

I do pro bono because it is so rewarding helping widows at the worst time in their lives.

John Davidson, CFP®

Much of the pro bono work I do is for friends/acquaintances who have recently lost a spouse. It is an unimaginably difficult time for them and their family. But life happens and must go on. The last thing the surviving spouse and/or children should have to spend energy on is getting their arms around their finances. I help get inherited accounts set up and transfers done as needed, discuss budgeting, and putting a spending plan in place with monthly transfers to meet household expenditures, tracking down and implement investment strategies for life insurance proceeds, etc. Depending on the age of the children, we discuss college planning/saving strategies. If I can help them put together a financial plan and reassure them that they are “going to be OK” financially speaking, it is one less thing for them to worry about.

Mary Ewasyshyn, CFP®

There is a lot of inherent learning around money; if someone didn't learn these skills growing up they are at a tremendous disadvantage. I want to help educate them to allow them to change the trajectory of their financial life.

Gina Hagen, CFP®

It brings a sense of calm to the recipient and empowerment that they are on the right track, or there is a path for a fresh start or there is someone who will just hear their story.

Alexander D. Jordan, CFP®

I do pro bono because it elevates the community around me. I am a firm believer of helping those in need and one way I can give back to my city is by helping motivated individuals who do not have the resources to access a CFP® professional on their own. I believe that working with these underserved communities will help them get to the next level in achieving their goals. My mission is to help others so they can spread the wealth of knowledge and elevate our great city of Buffalo. I do pro bono because I see the need for financial education in our public schools and community centers. I do pro bono because people don't need an excessive amount of money to be wealthy, they just need to make sound financial decisions. Without education and direction, their goals seem too far to reach and therefore a lot of people never take the first step.

Russ Ketron, CFP®

To give comes back 10 fold.

Eric Olivero, CFP®

I do pro bono because I know how much of a difference it made to me when I needed financial advice when I was younger. I want to pay it forward and provide that help to others.

Arnie Pechler, CFP®

My mission is to make a meaningful difference in the lives of those I come into contact with and allow them to make a meaningful difference in my life. I also do it out of a sense of gratitude for so many people who helped me. Watching others learn and grow is one of the highlights of my life. As the tide rises, all of the ships rise. We can do together what none of us could do on our own.

Col. John R. (Dick) Power USA, (Ret.), CFP®

I do this for several reasons. First and foremost, it is because I know financial planning makes a huge difference in people's lives. And I know most military members in general and most veterans will not reach out and hire someone to help them. I believe the world would be a better place if all had a financial plan, and I try to do my small part with those to whom I can connect.

Lili Vasileff, CFP®

I do pro bono because my clients need some grace in their lives to get back on track. I specialize in divorce and special needs families. These transitions are already challenging and to give perspective, guidance and a light at the end of the tunnel when they are striving so hard makes this an easy choice for me.

Secondly, I do pro bono to teach and educate financial literacy to high school, college and graduate students. Again, the effort is directed to giving them a foundation for building on and getting off on the right footing.



Illustration by Nash Weerasekera

CFP Board Advocates for Policy

Priorities Include Efforts to Protect Investors and Advance the Profession

BY WILLIAM EHART

— **WITH A MAJOR TAX LAW** set to expire and a new administration still announcing its sweeping plans to overhaul the government, 2025 will be full of challenges and opportunities for the CFP Board advocacy team.

Opportunity lies partly in the growing ranks of CFP® professionals — now more than 103,000 — who can become a powerful constituency for the best interests of investors.

In addition, alongside a 501(c)(3) organization that advocates in the public interest, the 2023 creation of a 501(c)(6) organization enables CFP Board to work in the best interests of the profes-



Kamila Elliott, CFP®
2022 Board Chair

2022 Board Chair Kamila Elliott, CFP® testified Jan. 10, 2024, before the House Subcommittee on Capital Markets on behalf of CFP Board in support of the U.S. Department of Labor's proposed retirement security rule.

sion. In 2024, CFP Board joined forces with industry trade associations on issues like tax incentives for financial advice.

In September, CFP Board penned a letter to the tax-writing House Ways and Means Committee along with the Financial Planning Association, the National Association of Personal Financial Advisors, the Financial Services Institute and the Investment Adviser Association.

In it, CFP Board asked that Congress revisit tax incentives for financial advice that were shelved by the Tax Cuts and Jobs Act of 2017 (TCJA). We also requested that Congress broaden those incentives to include financial planning and tailor it to reach more moderate-income Americans.

With the TCJA scheduled to expire at the end of 2025 and Republicans looking to extend it, the field is open for such advances in tax policy — and CFP Board is developing strategies to harness the power of CFP® professionals, who comprise more than a third of all retail financial professionals.

“The expiration of TCJA is an invitation for us to advance this issue, together with other industry groups,” said CFP Board Managing Director, Government Relations and Public Policy Counsel Erin Koepfel.

CFP® professionals can help move the needle

“We see new and interesting opportunities for CFP® professionals to lend their voice to that issue and to contribute to that dialogue in ways that can be very meaningful,” said Leo Rydzewski, JD, CAE, CFP Board General Counsel. “We will be conducting greater outreach to get them more involved in our public policy activities in the future.”

Such involvement will be critical since the first Trump administration

did not include tax deductions for financial advice in the prior tax package. It will be CFP Board’s challenge to work with Congress and the new administration to change perceptions.

“Our voice counts, and we’re looking for opportunities to work more with financial firms that employ CFP® professionals to advance these kinds of issues,” Koepfel said. “There’s a lot of potential common ground on things like taxes, financial education and literacy programs, and combating senior financial exploitation.”

529 plan progress

CFP Board also has found common ground with other financial planning groups — and more than 500 organizations overall — on legislation to allow people to use 529 plan funds to invest in professional certification.

The Tomorrow’s Workforce Coalition saw some progress in July when key provisions of the bipartisan Freedom to Invest in Tomorrow’s Workforce Act were adopted into the Education and Workforce Freedom Act by the House Ways and Means Committee. CFP Board is working alongside the National Association of Personal Financial Advisors and the Financial Planning Association in that coalition. The Freedom to Invest in Tomorrow’s Workforce Act has already been introduced in the 119th Congress in the House and introduction on the Senate side is imminent.

“Post-secondary certification programs like CFP Board’s provide opportunities for financial professionals seeking to enhance their knowledge, skills and careers, which then will help increase access to competent and ethical financial planners for consumers,” Koepfel said.

Continued focus on fiduciary rule

In 2024, CFP Board engaged in robust and sustained advocacy in support of the Retirement Security Rule (DOL rule), which was issued by the U.S. Department of Labor (DOL) on April 23, 2024. The rule expands who qualifies as an investment advice fiduciary for purposes of the Employee Retirement Income Security Act (ERISA). CFP Board submitted a comment letter and met with congressional staff in support of the DOL rule. Our current and former

Directors testified at committee hearings and briefings. CFP Board also filed amicus briefs supporting the DOL rule when it was challenged in federal court. The courts issued decisions staying the DOL rule, which the DOL appealed to the Fifth Circuit. The appeals court put the case in abeyance so that the new administration can determine their position. When the DOL cited CFP Board material 11 times in the final rule release, and our work in favor of the article was mentioned in more than 70 articles, our ability to influence public policy was evident.

CFP Board continued to work in other ways toward the long-held vision for the public to value financial planning and benefit from professionals adhering to a fiduciary standard. In December 2024, CFP Board, together with FPA and NAPFA, submitted a letter to the North American Securities Administrators Association in favor of NASAA’s efforts to incorporate the duties of loyalty and care found in the U.S. Securities and Exchange Commission’s Regulation Best Interest into its model rule on “Dishonest or Unethical Business Practices of Broker-Dealers and Agents.” The amendments to the model rule will enable state regulators to enforce these important provisions for the protection of investors.

Supporting our missions

As Congress and new agency leaders continue to develop and execute their priorities, CFP Board will continue to pursue public priorities that support our strategic priorities, missions and vision.

“We advance priorities that align with our historical 501(c)(3) purpose of benefiting the public and embrace our new 501(c)(6) organization purpose of advancing the financial planning profession,” Rydzewski said.

“We’ve been involved in public policy for decades, and we intend to continue to do that, where CFP Board is an important stakeholder voice,” he said.

In 2024, the CFP Board advocacy team welcomed Guneev Sharma, senior manager, government relations and public policy, who joined us in August. Previously, he held the same title at the National Park Foundation. Earlier in his career, Guneev was an aide to former Sen. Heidi Heitkamp of North Dakota.

Growth Fuels Relevance

+6,541

New CFP® professionals most ever in a single year
▲7.4% increase over 2023

▲10,000+

exam candidates for the first time in CFP Board history
6% increase over 2023

91%

Total Awareness of CFP® certification **all-time high**

▲947

New racially and ethnically diverse CFP® professionals; most ever in a single year

44%

Unaided Awareness of CFP® certification all-time high
▲10% increase over 2023

▲1,720

New women CFP® professionals most ever in a single year

90%

Intent to Use a CFP® professional all-time high
▲7% increase over 2023

1,025

CFP Board Volunteers

\$668.3K

scholarships awarded in 2024

2.49M

Users on LetsMakeAPlan.org
▲5% increase over 2023

266

scholarship awards
▲51% increase over 2023

389,435

Pro bono hours reported
▲18% increase over 2023

1,970

total scholarship applications received in 2024

First CFP Board Connections Conference

666

attendees

134

speakers

46

breakout sessions

Surpassing 100K all-time high

▲103,093



The Time is Now

2025 CFP BOARD CHAIR LIZ MILLER, CFP®, CFA®, PRIORITIZES GROWING THE

NUMBER OF

WOMEN CFP® PROFESSIONALS

BY LISA O. MONROE

A lifelong advocate for women

in the financial planning profession, 2025 CFP Board Chair Liz Miller, CFP®, CFA® is committed to increasing the number of women CFP® professionals through example, programming and support, but there's still a long way to go to meet the growing public demand for more women financial planners.

CFP Board has made significant strides in its longtime efforts to bring more women to the profession, and that's starting to pay off. In 2024, 1,720 new women became CFP® professionals, the most ever in a single year.

"I'm so proud of how women in our profession grew," Miller said. "[In 2023] new women CFP® certificants grew at a rate more than twice that of overall certificants. That still leaves us at under 24% women out of 100,000-plus CFP® certificants. And we know that the U.S. population is more than 50% women. We know that this is a wonderful profession, and recent research confirms that women prefer to work with a woman advisor. So, we have a whole lot more work to do."

In addition to her commitment to growing women CFP® professionals, Miller plans to focus on two important CFP Board initiatives in the coming year. "I'm very excited that we're also going to be doing a deep dive into the evolution of technology, really look at where AI is today, how it might change the profession going forward and how CFP Board should be considering AI."

Miller also plans to ride the momentum created by 2024 CFP Board Chair Matt Boersen, CFP®, CFA® in examining the role social media plays and will play in the financial planning profession and in delivering financial advice to the public. "Our core mission is to provide competent, ethical financial planning to the public. So, looking at and thinking about social media advice is aligned with our core mission," she said.

MILLER LEADS BY EXAMPLE

Even though she's a busy professional, business owner and industry thought leader, Miller has consistently dedicated time and energy to supporting women in the profession through workshops, mentoring and internships, as well as engaging

and inspiring women by regularly speaking at events.

She knows firsthand the challenges women face in a profession traditionally led by men. Miller began her career in investment banking and worked as a young woman on a male-dominated trading floor. As she advanced in her career, she became one of the few women portfolio managers at Oppenheimer Mutual Funds and later a principal owner of a small asset management firm. She is now recognized as a pioneer in the wealth management profession.

Miller learned early in her career the tremendous value women gain by supporting each other to navigate and advance in the industry. However, she didn't become passionate about helping other women until she was inspired to do so by her daughters.

"When I started my career, women were having difficulty being successful on Wall Street, and I pursued portfolio management, which was a very objective segment of the industry. Success was measured by results. It was not measurable by softer issues that were hard to identify. I watched other women around me as their careers moved forward, and I thought we were going to make progress," said Miller.

"Later, as a mother of two daughters, I looked up as they were growing up and realized we hadn't made anywhere near the progress I thought we would when I was starting my career. I think that renewed my energy to try to make a difference, even one young woman at a time. And I think that men and women alike, if we can each get one new woman into the industry successfully and help her with the skills, the certification and the journey to a successful career, we will make more progress."

CFP Board has been working for years to bring more women into the profession and has ambitious long-term goals.

"One of my priorities is to shine a brighter light on the opportunity for women as CFP® certificants and in the financial planning profession," said Miller. "We realize there's more we can and should do to bring attention to the opportunities for women, the wonderful possibilities for those who are mid-career and for those who are considering the career. I'm thrilled to be part of shining that light this year."

CFP Board is committed to accelerating the growth, influence and leadership of women in financial planning. "We're thinking big," Miller said. "We're developing resources, highlighting best practices, hosting events and building the visibility of the profession."

When asked about the biggest challenges women in financial planning face, Miller responded, "Women are increasingly realizing they have a legitimate voice with advisors, and that they have a right to demand an advisor who listens fully to them and speaks in whatever language they're looking for. We know the historical image of financial planning is a male advisor, often speaking more to a male clientele, and that is changing dramatically."

CFP Board's recent focus on the psychology of financial planning shows that women are asking for different things, and they want someone who has mastered those softer skills in active listening, for example. "We often find that our women CFP® certificants are particularly strong in these areas and connect well with other women — and men — who are looking for a broader holistic conversation and that includes focused listening and working together to build their financial plan."

Opening Photo by Gus Aronson

TOWNHALL

Certificant Connection

Certificant Connection Townhall Meetings Engage CFP® Professionals on CFP Board's Key Priorities

Each year, CFP Board's Certificant Connection series visits cities across the country to meet with local CFP® professionals, those pursuing CFP® certification, educators and other stakeholders. These town hall-style events are an opportunity to learn about the CFP Board latest programs, initiatives and resources, discuss the profession's most pressing topics and, most importantly, share your feedback directly. Regional events include a networking reception and Psychology of Financial Planning CE.

In 2024, Certificant Connections discussions focused on:

- Proposed Changes to the Competency Standards for CFP® certification
- New Public Awareness Campaign
- Client Impact Research
- New resources for CFP® professionals: *Tech Guide* and *Compensation Research and Tools*

Attendees at the May 24, 2024 Certificant Connection event in Kansas City, Mo.



CFP Board CEO Kevin R. Keller, CAE (left) looks on as 2024 Board Chair Matt Boersen, CFP®, CFA® shares results from the 2024 CFP® Professionals Financial Outlook research.

2024 Certificant Connection Regional Events

Dallas	Minneapolis
Houston	Kansas City, MO
San Antonio	Phoenix
Austin	San Diego
Pittsburgh	Orange County
Detroit	Los Angeles

CFP Board also hosts Certificant Connection webinars throughout the year.

→ JOIN US

New York City

May 21, 2025

Charlotte, NC

May 21, 2025

Atlanta

May 22, 2025

[CFPnet/events](https://www.cfpnet/events)



The journey to 100,000 CFP® professionals began more than 50 years ago

By Lynn McNutt

The Journey to 100,000

The journey to 100,000 CFP® professionals began more than 50 years ago when the first class of 42 people earned CERTIFIED FINANCIAL PLANNER® certification. Those trailblazing pioneers were the first specifically trained in the professional discipline of holistic financial planning. Demand for financial planning continues to grow and awareness of CFP® certification among consumers has skyrocketed. At the same time, the path to CFP® certification has become more rigorous.

Twenty years ago, there were fewer than 46,000 CFP® certificants in the U.S. The community was a small group of passionate people who believed in providing holistic financial advice. The world has changed, and CFP Board has evolved. The original seed planted with those first certificants has grown into a robust community that is improving the financial security of millions of Americans every day.

After the first class earned CFP® certification in 1973, momentum around holistic financial planning as a profession built slowly. It took 33 years to reach 50,000 CFP® professionals in the U.S. However, momentum has grown, with the number of CFP® professionals more than doubling in the last 19 years.

What's in a number?

CFP Board has focused on crossing 100,000 CFP® professionals in the U.S. for a long time because of what it represents. It marks the growing recognition of the value of CFP® certification. It reflects the trust and confidence that advisors, firms and consumers place in CFP® certification. And, perhaps most importantly, it quantifies the momentum that drives the profession forward.

“Early in my tenure, (2011 CFP Board Chair) Chuck Moran said something that has stayed with me: ‘Growth equals relevance,’” said CFP Board CEO Kevin R. Keller, CAE. “Enhancing the value and relevance of CFP® certification continues to be a top priority.”

Greater public awareness means more consumers are demanding competent, ethical financial planning advice, and more advisors are committed to serving the best interests of their clients. More firms are pursuing a culture of professionalism and ethics for their advisors. It's also given CFP Board a stronger voice within the financial advice ecosystem and with policymakers.

Crossing the finish line

On April 17, 2024, the profession crossed 100,000 CFP® professionals in the U.S. While all three 2024 CFP® exam administrations were strong, a record March window with 3,683 candidates pushed the number of certificants over 100,000. All told, more than 10,000 candidates sat for the CFP® exam in 2024 — an all-time annual high, with major financial firms responsible for the largest increases in new CFP® professionals. CFP Board added 6,541 new CFP® certificants in 2024, with more than 1,000 new certificants employed by Edward Jones for the second year in a row.

“I am so proud of our colleagues at Edward Jones for earning their CERTIFIED FINANCIAL PLANNER® designation in such record numbers,” said Penny Pennington, Managing Partner, Edward Jones. “It reflects the investment our colleagues make in themselves, building their professional acumen in service of our firm's purpose: to improve the lives of our clients, colleagues and communities. This milestone

also underscores the investment we make as a firm in professional development, building an environment where the best professionals in our industry can create thriving careers of significance with flexibility, autonomy and choice. Together, we help more families build financial well-being and achieve even more possibilities in their lives.”

Nearly 5,000 financial advisors and credentialed home office employees at Edward Jones now hold the CFP® credential. In addition, two other firms — Fidelity and Northwestern Mutual — also added at least 250 CFP® certificants in each of the past two years. Other firms that have topped 4,000 CFP® certificants include Ameriprise, Merrill Wealth Management and LPL Financial.

“Consumers view CFP® certification as the hallmark of trustworthy and competent financial advice,” said CFP Board Account Director, Corporate Growth Michael Donnelly, CFP®. “Firms are responding by embracing CFP® professionals to better serve their clients and enhance their firm's growth.”

Celebrating 100,000 CFP® professionals

In May, CFP Board announced second-generation CFP® professional Simone Lee as the 100,000 CFP® certificant. (See *Simone Lee: The 100,000th CFP® Professional*, page 63) The announcement kicked off a period of tremendous professional pride for the community that came to a clanging crescendo when Lee rang the Closing Bell at the New York Stock Exchange on December 13, 2024.

While CFP Board's mission and strategic priorities have changed over the years, the organization's commitment to upholding strong and appropriate CFP® certification standards has never waned.

What got us here won't get us there

As demand for financial planning continues to grow, the profession also grapples with a shrinking workforce. An average of more than 11,000 Americans will turn 65 every day in 2025. And there are more CFP® professionals over age 65 than under 30. In 2023, CFP Board announced a new 501(c)(6) entity alongside its existing 501(c)(3) entity, with an extensive program realignment that prioritizes Workforce Development.

Serving the next generation with competent, ethical financial planning advice is top of mind as CFP Board works to build a robust talent pipeline and support those pursuing the profession through scholarships, mentor pairing and career resources.

In 2024, CFP Board launched a number of new programs to increase awareness of financial planning as an attractive career choice among career changers, recent college graduates and college-bound high school students. (See *Expanding the Talent Pipeline*, page 11)

The journey to 100,000 CFP® professionals is one milestone on a much longer path. As the community of CFP® professionals continues to grow, so will the impact we have on the financial well-being of individuals, families and communities across the nation. By investing in the future of financial planning and building a dynamic, sustainable pipeline of talent, CFP Board aims to foster a profession that remains relevant and accessible, empowering future generations to achieve their financial goals.

A timeline of CFP® certification

100,000

75,000

50,000

25,000

0

1972

IAFP enrolled its very first group of students for the Certified Financial Planner® course at the College for Financial Planning.

December 12

1969

Thirteen men gathered in Chicago and outlined the first steps to further the idea that people could benefit from a profession that integrated knowledge and practices across the various areas of the financial services industry. Resolutions were made to create the International Association for Financial Planners (IAFP) and the College for Financial Planning.

1973

The initial class of 42 individuals was awarded CERTIFIED FINANCIAL PLANNER® certification. Members of the first graduating class formed a new membership organization called the Institute of Certified Financial Planners (ICFP).

1985

The College entered an agreement to establish an independent, nonprofit certifying and standards-setting organization. Ownership of the CFP® marks and responsibility for continuing the CFP® certification program was transferred to the new 501(c)(3) organization, International Board of Standards and Practices for Certified Financial Planners, Inc. (IBCFP), now known as CFP Board.

1986

CFP Board adopts a *Code of Ethics and Standards of Professional Conduct* that outlines ethical standards for CFP® professionals and outlines enforcement procedures for those standards in Disciplinary Rules and Procedures.

1987

CFP Board registers the first 25 institutions to offer financial planning education programs based on an approved curriculum.

1990

CFP Board establishes the International CFP Council. The Council works to promote the professionalism of financial planning services around the world and to ensure that such services are offered in an ethical and competent manner.

1991

CFP Board introduces a comprehensive CFP® Certification Examination to test individuals' ability to integrate and apply the knowledge gained from the financial planning curriculum.

1994

IBCFP is renamed Certified Financial Planner Board of Standards, Inc. (CFP Board).

2004

Responsibility for administering the CFP certification program outside the U.S. is transferred from CFP Board and the International CFP Council to an independent organization, Financial Planning Standards Board Ltd. (FPSB).

2007

Bachelor's degree requirement added for CFP® certification.

2008

Significant revisions to the *Standards of Professional Conduct* take effect, including the requirement that CFP® professionals providing financial planning services adhere to a fiduciary standard of care.



2011 64,232
CFP Board launches a large-scale, national public awareness campaign to educate the public on financial planning and CFP® professionals.

2018 83,106
CFP Board adopts a new *Code of Ethics and Standards of Conduct*, effective October 1, 2019, which expands the scope of the fiduciary standard, requiring CFP® professionals to act in the best interest of the client at all times when providing financial advice.



2023 98,875
CFP Board establishes a 501(c)(6) professional organization to work alongside the existing 501(c)(3) organization, with both affiliated organizations focused on achieving strategic priorities that advance the financial planning profession for the public's benefit.

CFP Board celebrates the 50th anniversary of CFP® certification, a milestone that highlights a half-century of excellence in personal financial planning.

2015 73,684
CFP Board establishes the Center for Financial Planning. The Center is uniquely positioned to bring firms, educators and practitioners together to leverage collective resources and address the challenges facing the profession.

2022 95,137
CFP Board publishes the groundbreaking book, *The Psychology of Financial Planning*. The Center for Financial Planning surpasses the milestone of more than \$1 million awarded in scholarships since the launch of its first scholarship program in 2016.

2021 92,055
CFP Board's latest Practice Analysis Study introduces a new Principal Knowledge Topic domain called the Psychology of Financial Planning.

2012 67,241
Capstone course requirement added for CFP® certification.



100,000

75,000

50,000

25,000

0



Today

2024 103,093

Reaching 100,000 CFP® professionals has been a goal for CFP Board, not for the milestone itself, but for what it signifies. It means more Americans now have access to competent, ethical financial planning. It also reflects that advisors, firms and — most importantly — consumers recognize the value of CFP® certification.

CFP Board surpasses \$2 million in scholarship awards.

April 17

The financial planning profession reaches a historic milestone, crossing 100,000 CFP® professionals in the U.S.

September 29–October 1

CFP Board hosts the inaugural Connections Conference, convening the entire financial advice ecosystem for the first time.

December 13

CFP Board celebrates the 100,000 CFP® milestone by ringing the bell at the New York Stock Exchange.

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Connections Conference Highlights Growing Role of Financial Planning in a Changing World

BY JOANNE CLEAVER

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Among attendees and from the podium, a powerful theme emerged spontaneously at the inaugural CFP Board Connections Conference held in fall: rational optimism.

There's plenty of good reason for positive expectations. Deep demographic and economic trends are stoking growing public understanding of and appreciation for financial planning. And as a top-tier career, the profession is at a tipping point. When potential advisors learn about the rare combination of autonomy, income and service, they can envision themselves in positions that measurably help people and communities.

"It takes all of us to achieve change," said Matt Boersen, CFP®, CFA®, 2024 CFP Board Chair and managing partner with Straight Path Wealth Management. The momentum established in the 2024 conference will accelerate at the 2025 conference in Chicago with an even wider array of breakout sessions designed to equip attendees with new knowledge, tools and relationships to enhance their success.

And the 100,000th CFP® certificant, Simone Lee, personifies the profession's future and heritage: She's a young mother and first-generation American who joined her mother, Judith Lee, CFP®, who established a financial planning practice with Merrill. Five years after joining her mother's business, and redirecting her quantitative skills from her prior career in IT, Lee earned her CFP® certification.

Dawning public awareness

From the stage, keynote journalist Fareed Zakaria agreed that all generations of Americans are starting to realize that CFP® professionals are the guides they need to craft secure financial futures.

While the 2024 economy was steady, with moderating inflation, strong employment and a rising stock market, Americans were not mistaking equanimity for future stability. In fact, moderation serves up a moment for people to think more thoroughly about how they translate money to happiness, said Zakaria, and how to integrate financial and life plans accordingly. "People think that if they had more money, they'd have more happiness, but overwhelmingly, the evidence is that happiness [equates] to close relationships with family and friends and the daily practice of immersing in activities

that bring you joy," he said.

As the profession draws in practitioners from a wider spectrum of ethnic backgrounds, gender and life experience, it will be ever more relevant to clients who each bring their own definition of "happiness" to their CFP® professionals to help them achieve.

"Beyond certifying and upholding standards, CFP Board is a fulcrum in the financial advice ecosystem," said CFP Board CEO Kevin R. Keller, CAE, in opening remarks. Keller described the organization's unique ability to bring together all segments, from advisors, firms and continuing education providers to universities and industry associations, evidenced by the nearly 700 attendees gathered at the Washington Hilton for the conference.

Technology as catalyst, not enemy

The spectre of artificial intelligence may send shivers down the spines of many, but ultimately will prove only to underscore the most important dynamic—the actual relationship between advisor and client—which cannot be automated, conference speakers agreed.

Technology doesn't undermine the rationale for CFP® professionals, or their appeal to current and potential clients, said industry innovator and keynote speaker Michael Kitces, CFP®. Quite the opposite: Technology, from artificial intelligence to portfolio management tools, "changes the financial advisor value proposition."

The rapid abandonment of the Assets Under Management model is congruent with the growth of "mass affluent" households that crave guidance and affirmation more than incremental portfolio management, he said. While the AUM model will persist for wealthy clients, consumers are much more willing to pay for smart conversations with CFP® professionals who can help them fine-tune their intentions and growth rather than pile growth on growth, he said. "A little bit of technology expedites certain parts of the experience"

of meeting with a CFP® professional, Kitces said. "But it's not the point of the experience."

And as AI takes over more chores in all realms, consumers will become more comfortable relinquishing financial housework to tech tools — as they do in their jobs and for other tasks, too. The ascendent experience economy will lift CFP® professionals who convert consumers' craving for a human hand on the tech-powered financial rudder, he said. "You don't control technology or innovation, but the core [service] is that it's less and less about what our companies and platforms provide, and more about what we as individual practitioners bring to the table," he said.

AI is already strengthening compliance, accountability and operations, said John Almasan, Senior Managing Director, Global Head of AI & Emerging Tech for TIAA, during a panel discussion about the implications of AI. But the very strength of machine learning and intelligence underscores the judgment that experienced CFP® professionals bring to clients' aspirations. AI is useful for data-grinding chores like audits and security checks, but it is counterproductive for reading between the lines and helping clients clarify their goals.

"Humans are trusted. Machines are not," Almasan said.

The emerging power of AI is "to broaden what we do for clients and turn it into actionable advice," said Andrew Altfest, CFP®, CEO of FP Alpha, during that same panel discussion. "We all see the vision. AI is a way to do more for our clients and to spend more time with our clients and do what's meaningful for them."

Throughout the CFP Board Connections Conference, industry leaders and speakers reiterated that the essence of financial planning remains unchanged: a commitment to understanding each client's unique goals and helping them chart a path toward their version of success and well-being.

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Early success, new pathways attract and buoy new advisors

Word is getting out on campus: Financial planning is an on-ramp to a world of possibilities.

BY JOANNE CLEAVER

The 2024 CFP Board Connections Conference swarmed with students eager to meet employers, mentors and industry luminaries. And standing-room-only sessions outlined proven and promising practices for amplifying the presence of the profession at colleges, universities and even high schools.

The more practical a program, the more popular it is with students, said Caezilia Loibl, Ph.D., CFP®, professor, Chair of Consumer Sciences at The Ohio State University, and director of its CFP Board Registered Program, in a breakout session. “Community projects have done wonderful things for us,” she said. “It’s eye-opening for our 20-year-olds who learn about financial planning from internships or from their parents.” When students immediately transition into experts among their peers — just on the strength of introductory and intermediate courses — their motivation to pursue CFP® certification solidifies, she said. Con-

sequently, the university is integrating its CFP® exam, FINRA and SEC test preparation courses alongside its traditional curriculum.

Curiosity about managing their own money is a powerful draw for high school students in Columbus, said Martina Peng, Ph.D., CFP®, department chair in Accounting, Finance, & Risk Management at Franklin University. Its Financial Literacy Camp, a collaboration with Huntington Bank, walks teens through key personal finance precepts while illustrating how CFP® professionals work with their clients.

Personal stories draw in peers who may be looking for context for their families’ financial experiences, especially if they are first-generation students, said Preston Cherry, Ph.D., CFP®, founder of Concurrent Financial Planning. He helps lead student programs at the University of Wisconsin at Green Bay. “If you can tie in your program that ties into the campus mission, like our financial wellness day for the entire campus, it helps students get tied into their own money story,” he said.

New advisors crave direction

New grads and career changers arrive brimming with expectations, said Jamie Kulik, CFP®, Senior Vice President for Financial Planning at LPL Financial. LPL



Real Relationships Convert Conversations to Connections

There’s nothing like face-to-face conversations to build sustainable relationships. That same dynamic — widely acknowledged as fundamental for building a financial advisory practice — was in full force at the 2024 CFP Board Connections Conference.

Over 600 practitioners, firm executives, industry experts, academics and students came together for a fast-moving flow of insights, forecasts and best practices. While the 2024 Connections Conference was Sept. 29–Oct. 1, in Washington, D.C., the 2025 Connections Conference is slated for Oct. 6–8 in Chicago.

Melody Young, a candidate for CFP® certification, traveled from California to Washington, D.C., in hopes of finding her next best career step. A high school math teacher for two decades, Young realized five years ago that she was ripe for a midlife career pivot.

“I saw it on my parents’ faces, the importance of long-term planning,” said Young. Her first move: attending a conference geared for those new to the profession. Now, she’s building her own firm with the intention of focusing on families who need expert guidance in the intricacies of student loans. That specialty, she believes, blends her empathy for college-bound high school students and their parents with her ability to put loans in the context of the entire family’s investment in education, future earnings and family economic stability. “They have a problem I can help them with,” she said.

Finding colleagues with similar backgrounds and seeding relationships with those who have complementary experiences and skills, advisors at every point in their careers build bonds with those who share commitments to clients and to the values that perpetuate the profession’s credibility and service.

► CFP Board Connections Conference speakers and attendees included clockwise from left: LeCount R. Davis, CFP®, Board Director Richard Shaw, CFP®, Michael Kitces, CFP®, Matt Boersen, CFP®, CFA®, AARP CEO Jo Ann Jenkins, Kevin R. Keller, CAE, 2025 Chair-Elect Terri Kallsen, CFP® and Jewel W. Davis.



▲ Board Director Louis Barajas, CFP® (left) and author Jannese Torres discussed wealth building and financial empowerment in the Latino community at the CFP Board Connections Conference.

has made the most of talent that arrived through corporate acquisitions and realized quickly that retaining new employees required “branched career paths.” The more points of entry into financial advisory firms, the more destinations: Not all employees want to become business owners, Kulik said. Some envision corporate careers. Others hope to find their best and final fit as they grow professionally and explore adjacent roles. The key, she added, is to equip employees with ever-evolving skills and experiences so they can pursue next steps that fulfill their professional aspirations.

Employers are also mining internal talent, said Michael Ayerov, divisional director for Wealth Management with JP Morgan. JP Morgan has launched a “pathway for bankers to transition

to advisor,” he said, while on a panel, through a structured program that equips them to manage products and planning tools. So far, so good: After five years, 70% of program participants are staying the course.

Vanguard is gaining momentum with a team approach that helps new advisors build a practice in a sustainable fashion, learning leadership along the way, said Sarah Becker, a manager with the Financial Advisor Development program at Vanguard. Collaboration, not competition, speeds new advisors’ confidence and results with business development, she told attendees in a breakout session. “Promotion velocity,” she said, confirms to new advisors that they are on the right track — and headed in the right direction.



New Avenues Open for Women

Refreshed research set to amplify profession's understanding of women as colleagues and clients.

BY JOANNE CLEAVER

The next chapter in CFP Board's insights into the goals and motivations of women considering or already in the profession will get underway this year. 2025 Chair Liz Miller, CFP®, CFA® is building on the foundation set a decade ago when CFP Board introduced its seminal report on women in the profession, which set the stage for a first round of initiatives.

▲ The Connections Conference featured sessions on practice management, brand building, enhancing the client experience and artificial intelligence. Attendees above listened to 2024 Chair-Elect Liz Miller, CFP®, CFA®, Simone Lee, CFP®, and Judith Lee, CFP® during a session focused on women's leadership.

▶ Attendees celebrated at the CFP Board Connections Conference "Journey to 100,000 Dinner."



"What attracts women to the industry is informing women earlier about what the profession really does," said Simone Lee, CFP®, the 100,000th CFP® professional, and a panelist at the women's leadership session at the 2024 Connections Conference. "We sit with our clients and uncover what their goals and objectives are and find the resources to help them."

Currently, women comprise 23.8% of CFP® professionals. Nationally, the Bureau of Labor Statistics reported in 2024 that women comprised 33.8% of personal financial advisors, and that the category is forecast to grow 17% annually — data that frames the potential for drawing more women into the profession.

Panelists noted several important developments that are neutralizing longstanding barriers to the retention and advancement of women. Most notable, the 2023 adoption by FINRA of the "stop the clock" provision, which enables women to pause their careers and recertifying timeline for any reason, but most often for caregiving, mitigating the direct conflict between maintaining qualifications and personal responsibilities.

"I represent the possibilities of the industry," said Lee's mother, Judith Lee, CFP®, who runs a Merrill practice that now includes Simone. "I've had prospective clients reach out to me and say, 'What attracted me to your team is diversity.' Staff who represent different ages, races and genders enable each individual to access a broader range of experiences that ... enable you to connect with clients in unique ways," said Judith Lee, CFP®. "The more women who enter the profession, the more opportunities will open up for other women."

Connections Speakers Put AI, Succession Planning in Growth Context

BY JOANNE CLEAVER

Human relationships and insights will never be displaced by artificial intelligence. But the financial planning profession will need a tight grip on the reins of technology to ensure that AI serves clients and advisors, instead of the other way around.

Speakers and panelists at the 2024 CFP Board Connections Conference agreed that investing in talent and technology is an emerging leadership skill. Firms that master that magic mix will be the ones to prevail as consumers' expectations are reshaped by the power of AI and as next-gen talent integrates career growth with technical prowess.

The profession has successfully mastered this transition numerous times in the past, keynote speaker Michael Kitces, CFP® told attendees, reminding them that integrating technology is woven into advisors' growth trajectory. In the late 1970s, technology companies sprang up with the "sole purpose" of disrupting human advisors, Kitces said. And why not? "Technology was systematically obliterating the business model of stock trading," he said. But the very nature of the advisory profession proved to be its firewall. "Technology didn't kill financial advisors. It just changed the financial advisor value proposition," he said.

Mirror of the future self

Crafting scenarios and projections might be one of the best ways to harness AI to clients' advantage, proposed keynote Frederik Pferdt, a futurist and author. Ongoing research at major universities reveals that one of the most compelling avenues for personal change is to help individuals envision their "future selves" and then retool current habits with the aim of fulfilling their ambitions for that "future self."

That insight meets hard pavement when advisors try to figure out how to differentiate themselves from each other and, increasingly, from AI-powered platforms, Kitces said.

For hundreds of mass affluent households, whose financial needs are easily quantified by algorithms and the resulting guidance easily produced, human advisors might only offer incremental — though often, invaluable — advice, he said.

Advisors face the multi-faceted challenge of using AI to help them find clients whose needs justify customized plans, and whose income and assets are likely to increase sufficiently to support the relationship. The secret sauce, Kitces said, was to differentiate in ways that are so meaningful to potential clients

that they seek out advisors with those narrowly drawn specialties.

AI as housekeeper

AI also has the potential to streamline backroom operations and compliance to the degree that advisors can afford to work with younger and "mass affluent" clients, Andrew Altfest, CFP®, CEO of FP Alpha, told attendees in a breakout session. Technology scaled to individual practices will enable CFP® professionals to "apply it to our own workflows and client needs," he said, clearing the way for "spending more time with our clients and doing what's meaningful for them." That could include, he added, new business models, such as subscription models that provide a cost-effective entry point for smaller clients. "You can scale services to a less affluent population who can grow with you," he suggested.

AI is already streamlining compliance, security, and fraud detection and prevention, other panelists said. The profession will have to carefully monitor and measure the incremental return on its investment in AI, though, to ensure that it delivers net gains in efficiency, time, human effort and client service.

The common element is benchmarking AI and all technical advancements against the client experience, speakers agreed.

"Openness is not being locked into the consequences or immediate future, but being ready to pivot," Pferdt said. Advisors and clients alike can energize growth by concentrating on the growth factors within their control, he said, and by applying those factors less to concrete results than to admired characteristics, such as the ability to love, openness and resourcefulness. "Don't ask yourself who you want to be in the future," he said, "but how you want to be."

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Visit CFPnet/connections25 for more info.



Photo by Adam Auel

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The CFP Board Emeritus® membership program recognizes individuals who held CFP® certification for many years but are no longer practicing financial planning and want to stay affiliated with the CFP® professional community.

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In Memory Roberta Karmel

Roberta Karmel, a public member of the Board of Directors of CFP Board from 2020-2023, passed away peacefully on March 23, 2025 at age 86. Karmel's remarkable life was defined by a determination and brilliance that led to a legendary career spanning private practice, public service and academia.

Karmel graduated cum laude from the New York University School of Law in 1962. She was a groundbreaker for women in the legal profession, notably becoming the first female partner at the prestigious Roger & Wells law firm. In 1977, she made history when President Jimmy Carter appointed her as the first female commissioner of the U.S. Securities and Exchange Commission (SEC). Following her public service, Karmel spent 36 years as an influential professor of law at Brooklyn Law School and is remembered as a valuable mentor, especially to future female lawyers and fellow female professors.

"Roberta was a trailblazer, change agent and a brilliant legal mind," said CFP Board CEO Kevin R. Keller, CAE. "It was a privilege to have her on our Board of Directors. We are all better for having known her."

Karmel is survived by her four children, two stepchildren and 10 grandchildren. Her time at the SEC is chronicled in her 1982 book, *Regulation by Prosecution: The Securities and Exchange Commission vs Corporate America.* —**Sophia Jurgens**

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Lisa Davis
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 202-379-2286
 ldavis@cfpboard.org

The Closing Bell



◀ Nearly 100 CFP® professionals and students joined CFP Board on the New York Stock Exchange trading floor when Simone Lee, CFP®, the 100,000th CFP®, rang the Closing Bell on December 13, 2024.

▲ From Left James Katsaounis, CFP Board Managing Director, Marketing & Communications; Michael Donnelly, CFP®, CFP Board Account Director, Corporate Growth; Judith Lee, CFP®, Senior Vice President, Resident Director, The Lee Casey Group, Merrill, A Bank of America Company; Peter Rohr, CFP®, Managing Director, Private Wealth Advisor Group, Merrill, A Bank of America Company; Kevin R. Keller, CAE, CFP Board CEO; Simone Lee, CFP®, Financial

Advisor, The Lee Casey Group, Merrill, A Bank of America Company; Matt Boersen, CFP®, CFA®, CFP Board Chair; Chris Taylor, Vice President, NYSE Global Head of Listings; Richard Shaw, CFP®, Principal, Bessemer Trust; Liz Miller, CFP®, CFA®, CFP Board 2024 Board Chair-Elect; Terri Kallsen, CFP®, CFP Board 2025 Board Chair-Elect; K. Dane Snowden, CFP Board Chief Operating Officer.

ON THE COVER

Simone Lee The 100,000th CFP® professional



On May 29, 2024, CFP Board announced Simone Lee of Merrill as the 100,000th CERTIFIED FINANCIAL PLANNER® professional in the U.S. — a historic milestone that marks the highest number of CFP® professionals ever serving the public's need for competent and ethical financial planning. CFP® professionals represent about one-third of retail financial advisors.

Simone, a 32-year-old financial advisor based in Bedminster, New Jersey, is a first-generation American and a University of Maryland graduate who transitioned from a career in IT to pursue financial planning. She was fortunate to have a CFP® professional in her family, who inspired her to change careers and join the profession. Her mother, Judith Lee, CFP®, who immigrated from Jamaica, is an award-winning advisor who leads a Merrill financial planning practice focused on comprehensive wealth management. In 2019, Simone joined her mother's practice as a financial advisor.

"We are honored to welcome Simone Lee as the 100,000th CFP® professional," said CFP Board CEO Kevin R. Keller, CAE. "Her path to CFP® certification reflects the evolving financial planning profession, as younger people pursue financial planning careers and diversity within the CFP® professional community grows."

Simone's journey to becoming the 100,000th CFP® professional underscores the rigorous training and unwavering commitment required to achieve CFP® certification. Simone prepared for and passed the March 2024 CFP® exam in her second attempt while pregnant with her second child. She credits the support of her colleagues and family in achieving certification.

"I am thrilled to be the 100,000th CFP® professional in the United

States. I can't wait to share my story and show others that there are many paths to starting a rewarding career as a financial advisor and earning CFP® certification," said Simone Lee, CFP®. "I've seen the financial challenges faced by important people in my life, and I chose this career because of my desire to help others succeed."

"Simone Lee's inspirational story demonstrates the power of perseverance," said Keller. "Her achievement helps underscore the growing value and recognition of CFP® certification as *the standard* in financial planning. And it brings us closer to CFP Board's vision of a future when all Americans have access to competent and ethical financial advice."



◀ Find her hidden in the crowd on the cover!



THE BOTTOM LINE

Ring that Bell!

The New York Stock Exchange pillars proclaim, "It's Gotta Be A CFP®" on Dec. 13, 2024. From Left: James Katsaounis, CFP® Board Managing Director, Marketing & Communications; Michael Donnelly, CFP®, CFP Board Account Director, Corporate Growth; Judith Lee, CFP®, Senior Vice President, Resident Director, The Lee Casey Group, Merrill, A Bank of America Company; Peter Rohr, CFP®, Board Director; Kevin R. Keller, CAE, CFP Board CEO; Simone Lee, CFP®, Financial Advisor, The Lee Casey Group, Merrill, A Bank of America Company; Matt Boersen, CFP®, CFA®, 2024 CFP Board Chair; Liz Miller, CFP®, CFA®, CFP Board 2024 Board Chair-Elect; Terri Kallsen, CFP®, CFP Board 2025 Board Chair-Elect; Richard Shaw, CFP®, Board Director; and K. Dane Snowden, CFP Board Chief Operating Officer.