



## Application for Transcript Review

Updated January 2023

In order to sit for the CFP® exam, candidates must first satisfy the **coursework requirement** through a CFP Board Registered Program. Registered program courses cover the Principal Knowledge Topics assessed on the exam.

You may have covered some of the Principal Knowledge Topics through coursework that is not part of a registered program. If you believe you have completed coursework that covers any of the required topic areas, you may apply for transcript review. **Please note that only courses completed at regionally-accredited U.S. institutions are eligible for review.**

**If you completed the coursework requirement through a CFP Board Registered Program, an application for transcript review is not necessary. Contact [education@cfpboard.org](mailto:education@cfpboard.org) for assistance.**

To have your courses considered for credit, the enclosed application and required supplemental materials (below) should be sent to CFP Board.

### Supplemental Materials

- Transcript
  - Unofficial transcripts can be accepted for this review but cannot be applied to the bachelor's degree requirement. Visit [cfp.net/education](http://cfp.net/education) for more information about the **bachelor's degree requirement** for initial certification.
  - Transcript must be from a regionally accredited college or university.
- Syllabi
  - Syllabi for each course under review (or course descriptions from the school's academic catalog) should be dated within three calendar years of course enrollment as verified on your transcript.
  - Course documentation should provide evidence of Principal Knowledge Topic coverage.
- Application review fee
  - \$250 non-refundable review fee. Payment can also be processed by phone.

### Review Process

Use the enclosed Principal Knowledge Topics list to map out where your courses covered the required content. CFP Board must find evidence of the topics in your course materials to award credit. All topics under a topic category must be evident to receive credit for that category. Consideration of a category will not be given if any topics are left blank, but it is not necessary for all categories to be reviewed for credit.

Results of your transcript review will be communicated via email within 30 calendar days of receipt of all required application materials.

If your application is received fewer than 30 calendar days before the education verification deadline, you will need to sit for a later exam.

**Note: Credit is not guaranteed.** You will be notified of any topic categories that have received credit and all remaining areas required to be completed through a CFP Board Registered Program. Credit for the Capstone course is not available through transcript review. This requirement must be completed through a registered program.

Your complete application, payment, and supplemental materials should be submitted to [education@cfpboard.org](mailto:education@cfpboard.org) or by mail to:

**Transcript Review  
1425 K St NW #800  
Washington, DC 20005**





**Principal Knowledge Topics**

Using the course numbers from your transcript(s), record the course number next to the corresponding topic you believe was covered in that course.

**Note: All content areas under a topic category must be satisfied in order to receive credit for that category. Consideration of a category will not be given if any content areas are left blank.**

Principal Knowledge Topic Category	Course Number(s)
<b>A. Professional Conduct and Regulation</b>	
A.1. CFP Board’s Code of Ethics and Standards of Conduct	
A.2. CFP Board’s Procedural Rules	
A.3. Function, purpose, and general structure of financial institutions	
A.4. Financial services regulations and requirements	
A.5. Consumer protection laws	
A.6. Fiduciary standard and application	
<b>B. General Principles of Financial Planning</b>	
B.7. Financial planning process	
B.8. Financial statements	
B.9. Cash flow management	
B.10. Financing strategies and debt management	
B.11. Economic concepts	
B.12. Time value of money concepts and calculations	
B.13. Education needs analysis	
B.14. Education savings vehicles	
B.15. Education funding	
B.16. Gift/income tax strategies	
<b>C. Risk Management and Insurance Planning</b>	
C.17. Principles of risk and insurance	
C.18. Analysis and evaluation of risk exposures	
C.19. Health insurance and health care cost management (individual and group)	
C.20. Disability income insurance (individual and group)	
C.21. Long-term care insurance and long-term case planning (individual and group)	
C.22. Qualified and Non-Qualified Annuities	
C.23. Life insurance (individual and group)	
C.24. Business owner insurance solutions	
C.25. Insurance needs analysis	
C.26. Insurance policy and company selection	
<b>D. Investment Planning</b>	
D.27. Characteristics, uses and taxation of investment vehicles	
D.28. Types of investment risk	
D.29. Market cycles	
D.30. Quantitative investment concepts and measures of investment returns	
D.31. Asset allocation and portfolio diversification	
D.32. Bond and stock valuation concepts	
D.33. Portfolio development and analysis	
D.34. Investment strategies	
D.35. Alternative investments and liquidity risk	
<b>E. Tax Planning</b>	
E.36. Fundamental and current tax law	
E.37. Income tax fundamentals and calculations	

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E.38.	Characteristics and income taxation of business entities	
E.39.	Income taxation of trusts and estates	
E.40.	Tax reduction/management techniques	
E.41.	Tax consequences of property transactions	
E.42.	Tax implications of special circumstances	
E.43.	Charitable/philanthropic contributions and deductions	
<b>F. Retirement Savings and Income Planning</b>		
F.44.	Retirement needs analysis	
F.45.	Social Security and Medicare planning	
F.46.	Eldercare and special needs planning	
F.47.	Types of retirement plans	
F.48.	Qualified plan rules and options	
F.49.	Non-qualified plan rules and options	
F.50.	Key factors affecting plan selection for businesses	
F.51.	Distribution rules and taxation	
F.52.	Retirement income and distribution strategies	
F.53.	Business succession planning	
<b>G. Estate Planning</b>		
G.54.	Property titling and beneficiary designations	
G.55.	Strategies to transfer property	
G.56.	Estate and incapacity planning documents	
G.57.	Gift, estate, and GST tax compliance and calculation	
G.58.	Sources for estate liquidity	
G.59.	Types, features, and taxation of trusts	
G.60.	Marital deduction	
G.61.	Intra-family and other business transfer techniques	
G.62.	Postmortem estate planning techniques	
G.63.	Planning for divorce, unmarried couples and other special circumstances	
G.64.	Planning for special needs and circumstances	
<b>H. Psychology of Financial Planning</b>		
H.65.	Client and Planner attitudes, values, biases	
H.66.	Behavioral finance	
H.67.	Sources of money conflict	
H.68.	Principles of counseling	
H.69.	General principles of effective communication	
H.70.	Crisis events with severe consequences	