

2025 CFP Board Certificant Survey Results





CFP® professionals sharing their feedback is essential to CFP Board's mission to uphold CFP® certification as *the standard* for competent and ethical financial planning. To support these efforts, CFP Board surveys CFP® professionals regularly to ensure our mission stays grounded in the profession's ideals and headed in a positive direction. CFP Board also wants to gain a better understanding of CFP® professionals':



Satisfaction
with their career



Satisfaction with CFP®
certification



Satisfaction
with CFP Board



Alignment with CFP Board
activities and initiatives

CFP Board engaged Heart+Mind Strategies, an independent research firm, to survey select CFP® professionals. The anonymous online survey, conducted between mid-June and mid-July 2025, generated responses from 1,647 CFP® professionals. The data collected from the survey serve as the basis of this report.

2025 Survey of CFP® Professionals

CFP® professionals are satisfied with their financial planning career and CFP® certification:

84%

are satisfied with their career choice



85%

are satisfied with their decision to pursue CFP® certification

CERTIFICANTS IDENTIFY CFP BOARD'S MOST IMPORTANT INITIATIVES AS:



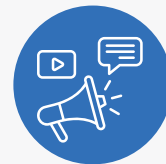
Upholding the **high ethical standards** of CFP® certification



Upholding the **competency standards** of CFP® certification



Increasing **understanding of** CFP® certification



Building the CFP® **certification brand**

3 in 4

CFP® professionals say they have a **“competitive edge”** over financial professionals who don't hold CFP® certification

69%

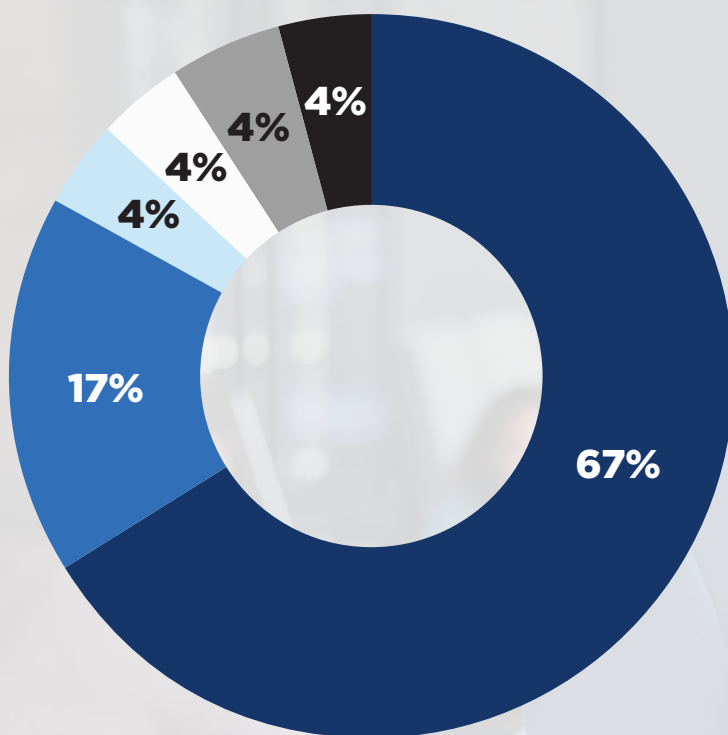
of CFP® professionals are satisfied with the effectiveness of CFP Board's Public Awareness Campaign, including **41%** who rate it a **5 or 6** on a six-point scale

Financial planning is a mission-driven career for individuals who are motivated to help others. A career in financial planning puts clients' well-being first and foremost, but financial planners also enjoy a healthy quality of life. This model is an ideal career choice for many financial planners. An overwhelming majority of CFP® professionals are satisfied with their career choice in financial planning — over 5 in 6 CFP® professionals rate their satisfaction by selecting either a 5 or 6 on a 6-point scale. This includes two-thirds of CFP® professionals who indicate being “very satisfied” with their financial planning career decision. Only 8% are unhappy with their career choice, giving either a 1 or 2 rating.

5 in 6 CFP® Professionals

Are Satisfied With Their Financial Planning Career Decision

(Percentage Distribution)



Very Satisfied 6 5 4 3 2 1 **Very Dissatisfied**

Note: Figures may not add to 100% due to rounding.



CFP® Professionals Are Satisfied With Their Decision to Obtain CFP® Certification

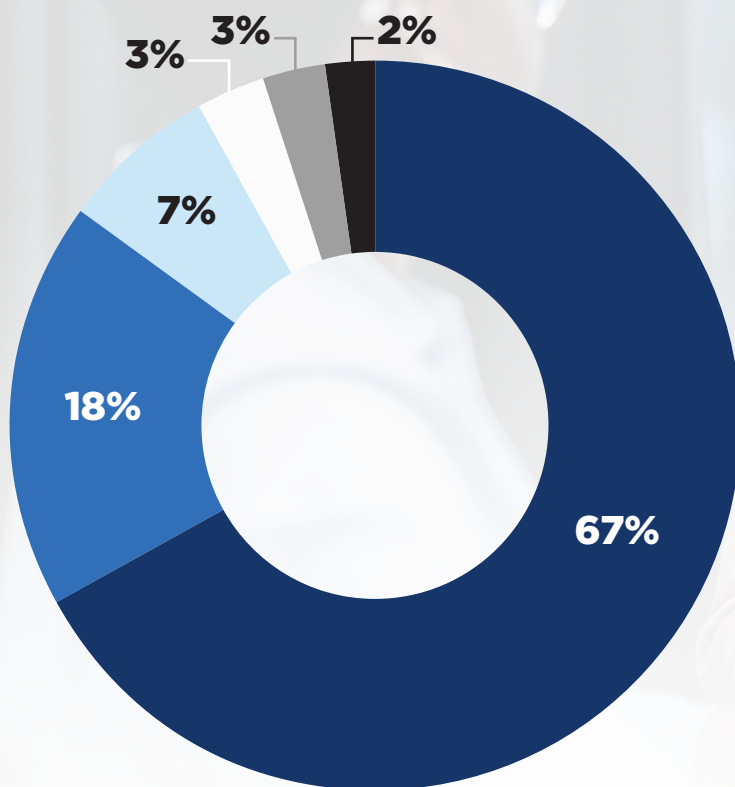
CFP BOARD

Individuals who earn CERTIFIED FINANCIAL PLANNER® certification demonstrate a high level of competency, commitment and integrity. Clients can rest assured that a CFP® professional has committed to CFP Board to put their clients' interests first.

CFP® professionals are highly satisfied with their decision to earn CFP® certification. Eighty-five percent of certificants rate their level of satisfaction as either a 5 or 6 on a 6-point scale. Two-thirds of CFP® professionals indicate being "very satisfied" with this decision. Only 5% are dissatisfied with their decision to earn CFP® certification (giving either a 1 or 2 rating).

6 in 7 CFP® Professionals Are Satisfied With Their Decision to Earn CFP® Certification

(Percent of Respondents)



Very Satisfied **6** **5** **4** **3** **2** **1** Very Dissatisfied

Note: Figures may not add to 100% due to rounding.



CFP® professionals agree that CFP® certification has positively impacted their professional lives. CERTIFIED FINANCIAL PLANNER® certification is the standard for excellence in financial planning, and CFP® certificants feel that it sets them apart.

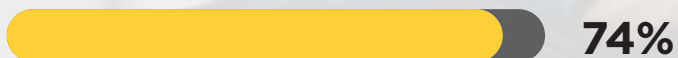
Three-quarters of CFP® professionals say they have a “competitive edge” over advisors without CFP® certification. Further, 70% of certificants assert that becoming a CFP® professional has directly contributed to their success as a personal financial planner.

This success translates to 3 in 5 CFP® professionals agreeing that earning CFP® certification has had a positive impact on their compensation. In fact, the [CFP Board 2025 Compensation Study](#) shows that CFP® professionals earn 13% more than other financial planners after controlling for factors such as job experience, company size and the types of services offered.

CFP® Professionals Agree That the **Certification Has Had a Positive Impact on Their Professional Lives**

(Percent of Respondents Rating Their Level of Agreement With Either a 5 or 6 on a 6-Point Scale)

CFP® professionals have a **“competitive edge”** over financial planners who do not hold the credential



Becoming a CFP® professional has **directly contributed to success** as a personal financial planner



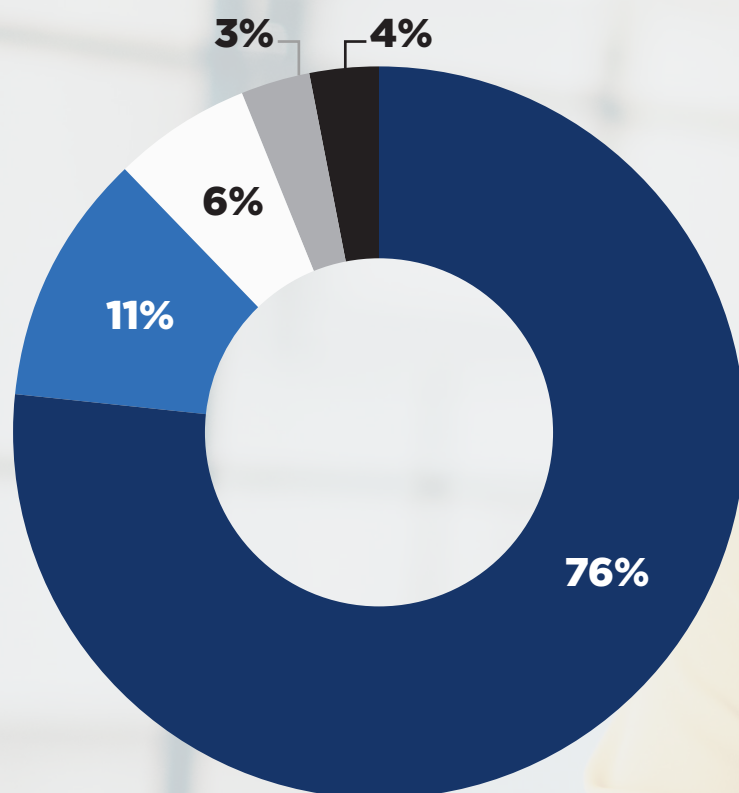
Becoming a CFP® professional has had **a positive impact on my salary** and/or other compensation



With all the long-term benefits associated with a career in financial planning, CFP® professionals are interested in staying in their chosen career path. In fact, 7 in 8 CFP® professionals report they expect to continue their career as a CFP® professional over the next 5 years. Only 7% indicate they are unlikely to stay in the profession in the next 5 years.

About 7 in 8 CFP® Professionals Say They Are Likely to Continue Their Career as a CFP® Professional for the Next 5 Years

(Percent of Respondents)



Very Likely 5 4 3 2 1 Very Unlikely

Note: Figures may not add to 100% due to rounding.



Nearly all CFP® professionals agree that it is crucial for CFP Board to uphold both the high ethical standards and competency standards of CFP® certification. Specifically, 94% rate the importance of CFP Board's activities to uphold high ethical standards associated with CFP® certification with either a 5 or 6 on a 6-point scale, and 92% give the same rating for CFP Board's efforts to uphold high competency standards.

In addition to upholding standards, building brand recognition and increasing awareness of CFP® certification are top CFP Board priorities. About 6 in 7 CFP® professionals say it is essential for CFP Board to enhance public understanding, acceptance and use of CFP® certification. An equal percentage agree that it is important for CFP Board to build the credential's brand and promote it to the public.

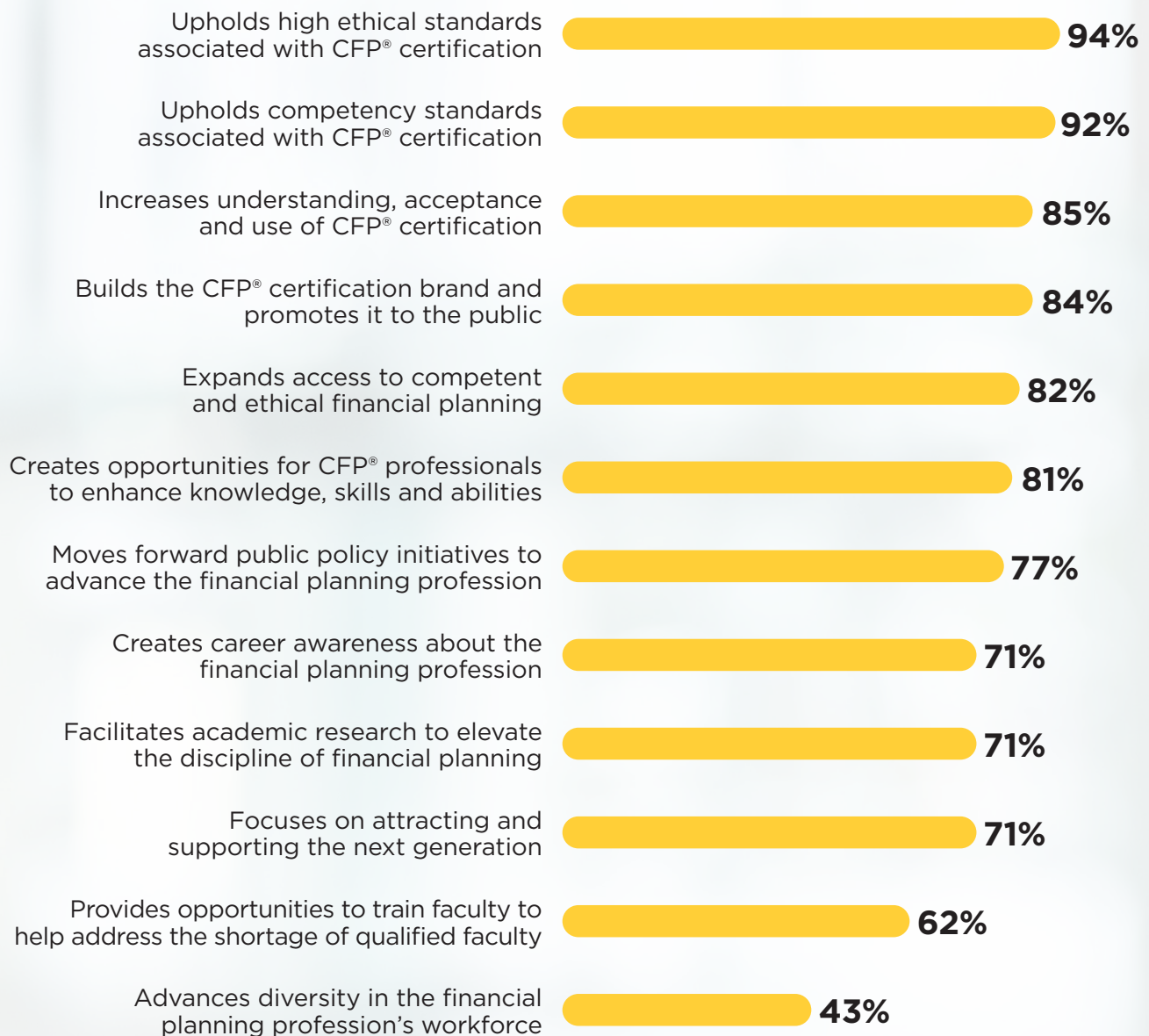
Other CFP Board activities and initiatives viewed as important by at least three-quarters of CFP® professionals are as follows:

- Expand access to competent and ethical financial planning (82% of respondents rating either a 5 or 6).
- Create opportunities for CFP® professionals to enhance their knowledge, skills and abilities (81%).
- Move forward public policy initiatives to advance the financial planning profession for the benefit of the public (77%).



CFP® Professionals Say **Upholding Competency and High Ethical Standards** Are CFP Board's Most Important Activities and Initiatives

(Percent of Respondents Rating Importance With Either a 5 or 6 on a 6-Point Scale)



CFP Board and CFP® certification can be vital lifelines to CFP® certificants to support their professional success and promotion of the financial planning profession more broadly. As a mission-oriented profession, CFP® professionals embrace a community mindset.

A common set of values and standards is beneficial for both client and advisor, while elevating the financial planning profession helps everyone involved in the profession. At least 6 in 7 CFP® professionals agree that a fiduciary standard is appropriate for all financial service providers (89%), that it is important that CFP Board advances financial planning as an established profession (88%) and that CFP Board's *Code of Ethics and Standards of Conduct* sets out clearly the ethical obligations of CFP® professionals (86%).

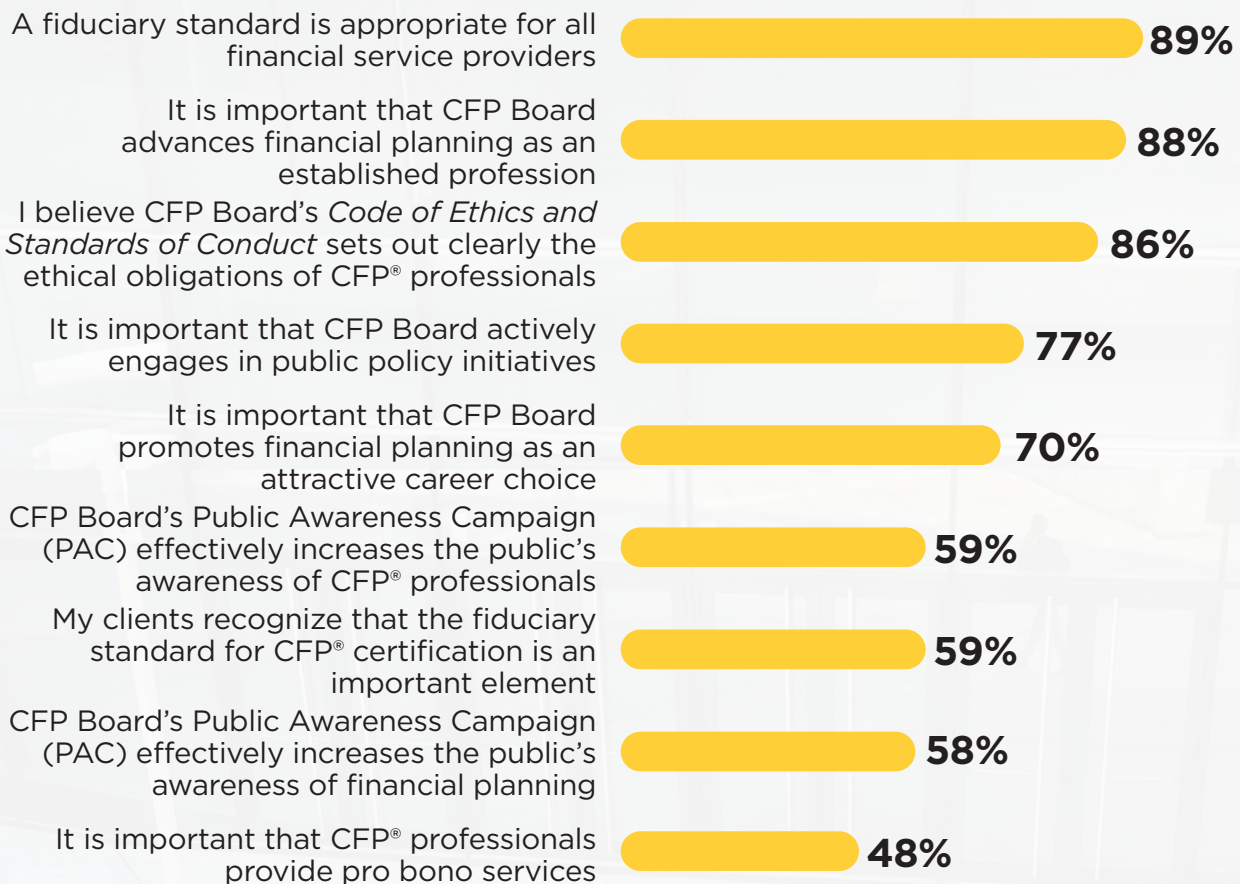
Other attributes that a strong majority of CFP® professionals agree with are:

- It is important that CFP Board actively engages in public policy initiatives (77%).
- It is important that CFP Board promotes financial planning as an attractive career choice (70%).

Nearly 9 in 10 CFP® Professionals Believe a Fiduciary Standard

Is Appropriate for All Financial Service Providers

(Percent of Respondents Rating Agreement with Either a 5 or 6 on a 6-Point Scale)



CFP® certificants appreciate the importance of policies that support the financial planning profession. CFP Board's public policy initiatives have a clear-cut impact on the adoption of those policies. CFP Board has a wide array of public policy priorities to ultimately benefit CFP® professionals and the financial planning profession.

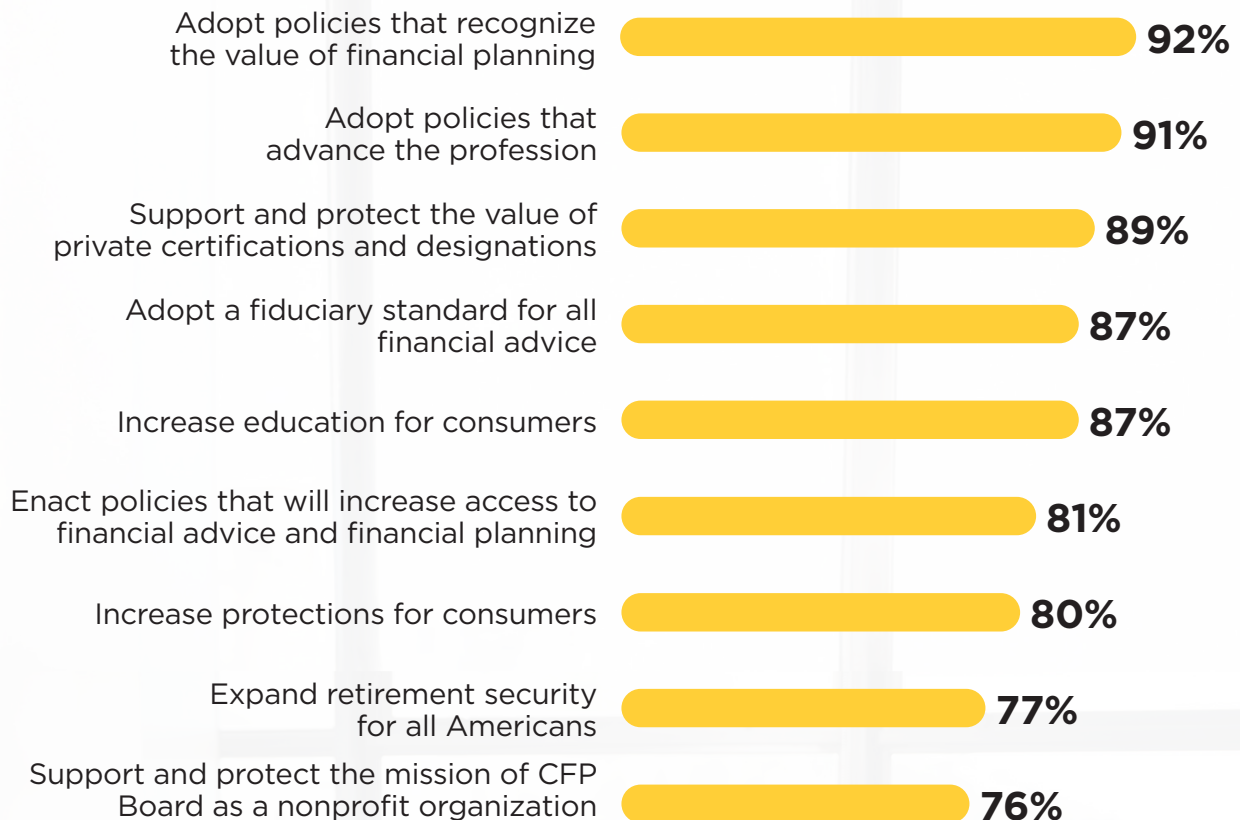
At least 9 in 10 CFP® professionals believe that it is important to adopt policies that recognize the value of financial planning (92%) and to adopt policies that advance the profession (91%).

Overwhelmingly, CFP® professionals believe in the importance of all CFP Board public policy initiatives that aim to:

- Support and protect the value of private certifications and designations (89%).
- Adopt a fiduciary standard for all financial advice (87%).
- Increase education for consumers (87%).
- Enact policies that will increase access to financial advice and financial planning (81%).
- Increase protections for consumers (80%).
- Expand retirement security for all Americans (77%).
- Support and protect the mission of CFP Board as a nonprofit organization (76%).

9 in 10 CFP® Professionals Support CFP Board Public Policy Activities That Promote Policies That Recognize the Value of Financial Planning and Advance the Profession

(Percent of Respondents Rating Importance With Either a 4 or 5 on a 5-Point Scale)



The national Public Awareness Campaign is an initiative launched by CFP Board in April 2011 involving paid advertising and media outreach. Its overarching goal is to increase public awareness of CFP® certification and the competitive edge that CFP® professionals have in the financial planning field. CFP Board periodically refreshes the campaign with new approaches and ads.

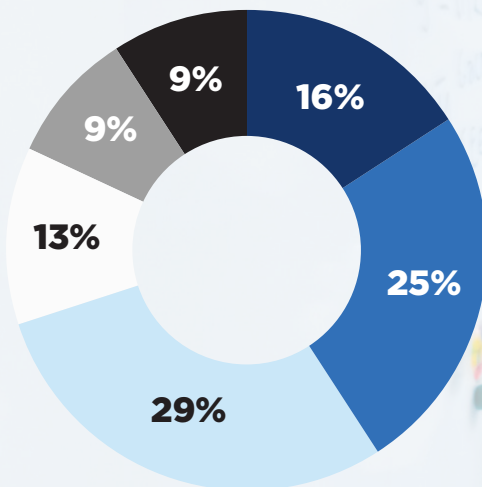
During the spring of 2025, the campaign ran two advertisements. The first shows a man nervously preparing to bungee jump with the assistance of an unreliable-looking guide, then showing the same man in a financial planner's office, asking if she is a CFP® professional. The second ad shows a patient in a hospital room questioning whether the doctor is qualified and then changing scenes to show the patient in a financial planner's office, asking about the planner's credentials. The ads end with the phrase "It's Gotta Be A CFP®," and then recommends the viewer visit LetsMakeAPlan.org to find a CFP® professional.

Seven in 10 CFP® professionals aware of the campaign are satisfied with its overall effectiveness. This includes 41% who give the campaign a 5 or 6 on a 6-point scale. Conversely, 18% of CFP® professionals express dissatisfaction with the Public Awareness Campaign, rating it either a 1 or 2.

69% of CFP® Professionals

Express Satisfaction With the Public Awareness Campaign — Including 41% Who Rate It a 5 or 6 on a 6-Point Scale

(Percentage Distribution of CFP® Professionals Aware of the Campaign)



Very Satisfied **6** **5** **4** **3** **2** **1** Very Dissatisfied

Note: Figures may not add to 100% due to rounding.



CFP® Professionals Feel Positively About CFP Board's Level of Service

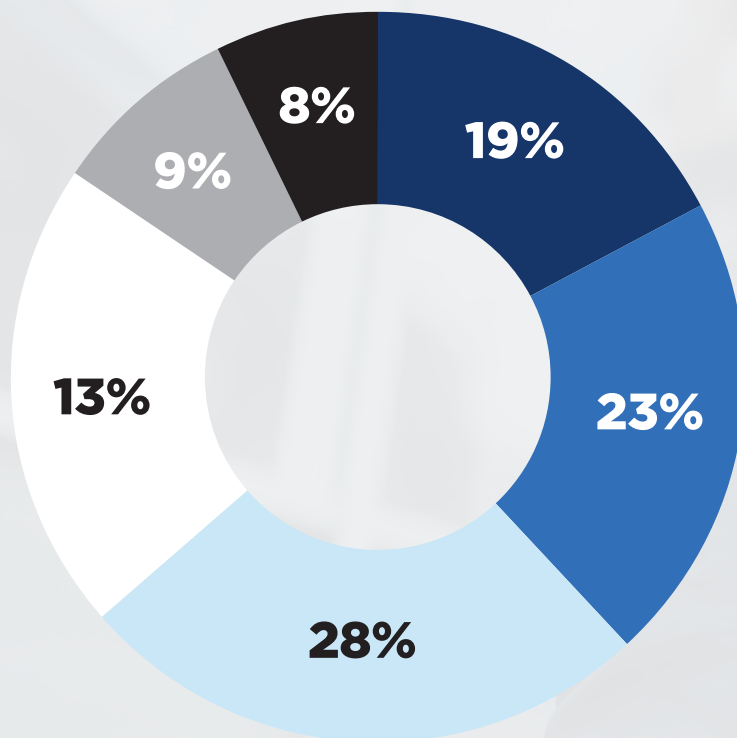
CFP BOARD

Most CFP® professionals who interacted with CFP Board in the past year say the organization met their service expectations. Seven in 10 CFP® professionals overall agree with this, including over 2 in 5 who strongly agree (rating it a 5 or 6 on a 6-point scale). Only 17% report that CFP Board did not meet their service expectations.

7 in 10 CFP® Professionals

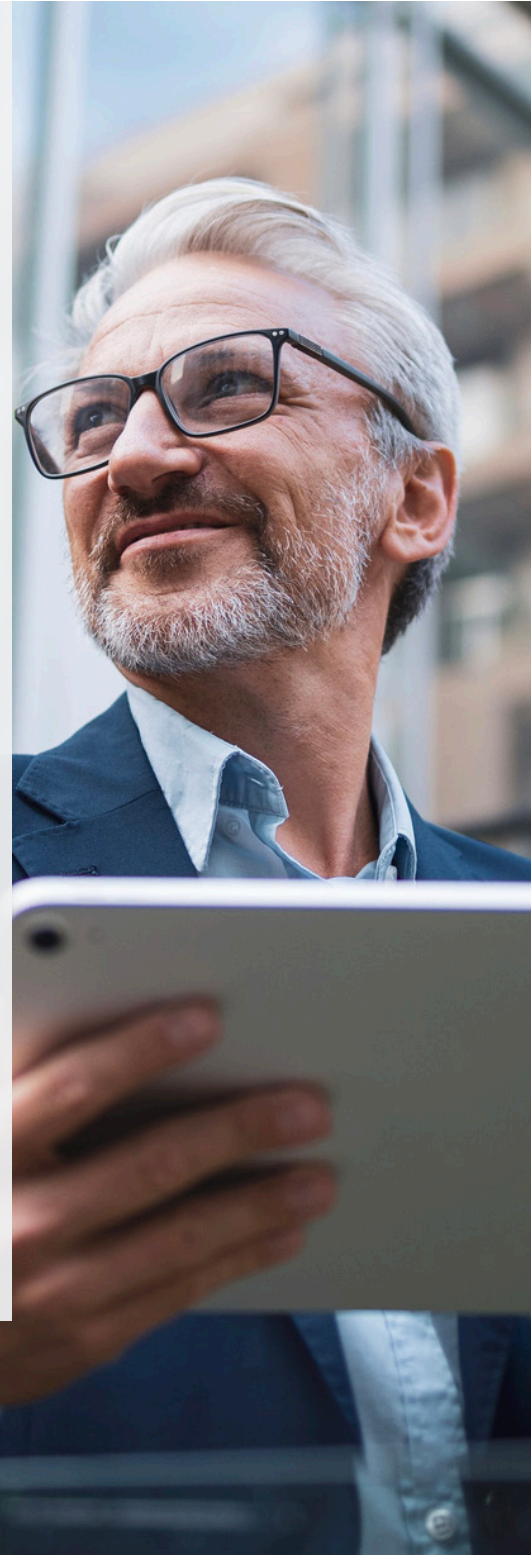
Agree That the Level of Service Received From CFP Board Meets Expectations — Including 43% Who Rate It a 5 or 6 on a 6-Point Scale

(Percentage Distribution)



Definitely Agree 6 5 4 3 2 1 Definitely Disagree

Note: Figures may not add to 100% due to rounding.





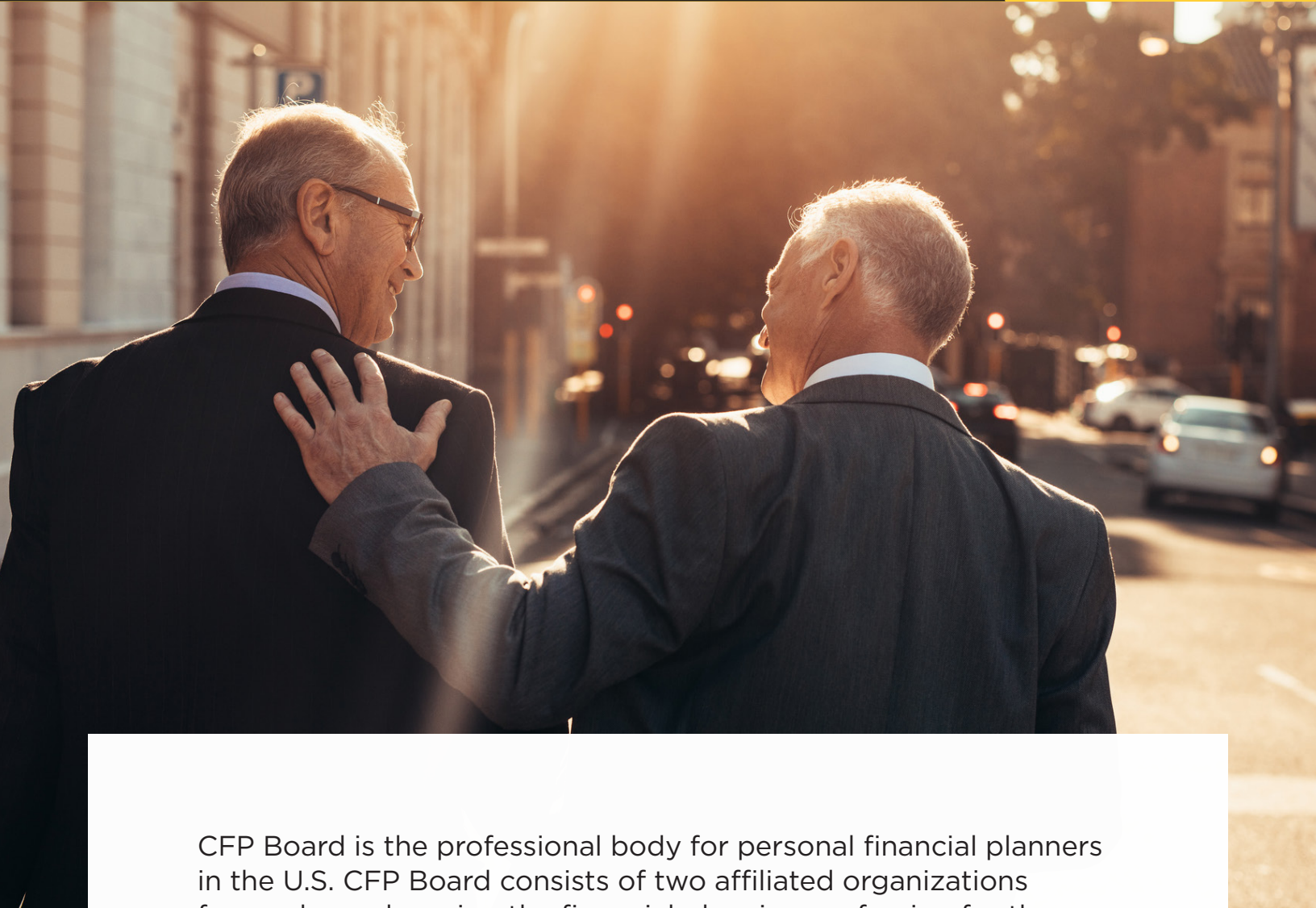
CFP® professionals indicate high levels of satisfaction with their career choice and with their decision to obtain CFP® certification. CFP® professionals feel that CFP® certification gives them a competitive edge and directly contributes to their success as a financial planner, which in turn contributes to their strong interest in staying in their career as a CFP® professional long-term. With strong support from CFP® professionals for CFP Board's efforts to uphold the certification's high ethical and competency standards and public policy initiatives that benefit the financial planning profession, CFP Board plays a crucial role in contributing not only to the well-being of CFP® professionals but also to that of their clients. CFP Board's work to advance the financial planning profession ultimately helps all Americans gain access to competent and ethical financial planning advice.



Between June 10 and July 14, 2025, research firm Heart+Mind Strategies conducted an anonymous online survey of CFP® professionals that measured their:

- Satisfaction with their career.
- Satisfaction with CFP® certification.
- Satisfaction with CFP Board.
- Alignment with CFP Board activities and initiatives.

The survey generated responses from 1,696 CFP® professionals. The data collected from the survey, which serves as the basis of this report, is subject to a sampling error of +/- 2% at a 95% confidence level. The responses generated by the survey reflect an adequate representation of CFP® professionals by business model, ethnicity and gender.



CFP Board is the professional body for personal financial planners in the U.S. CFP Board consists of two affiliated organizations focused on advancing the financial planning profession for the public's benefit. **CFP Board of Standards** sets and upholds standards for financial planning and administers the prestigious CERTIFIED FINANCIAL PLANNER® certification — widely recognized by the public, advisors and firms as *the standard* for financial planners — so that the public has access to the benefits of competent and ethical financial planning. CFP® certification is held by more than 100,000 people in the U.S. **CFP Board Center for Financial Planning** addresses diversity and workforce development challenges and conducts and publishes research that adds to the financial planning profession's body of knowledge.

