

The CFP® Professionals Sentiment Indices—Fall 2024

CFP® professionals are 3 times more likely to report their clients have a positive financial outlook than to be negative. Further, they are twice as likely to report that their clients’ outlook was more positive than a year earlier. Two-thirds of CFP® professionals have a positive outlook, with 43% reporting that their outlook has brightened over the past year. A third of CFP® professionals expect economic conditions will improve over the next year, compared to a quarter that anticipates a deterioration. Seven in ten CFP® professionals report their client bases have expanded over the past year, with 75% expecting to take on more clients over the next 12 months.

Results

1. *In your opinion, which of the following best summarizes your clients’ current financial outlook?*

(A higher index score indicates clients are more positive)

	Index	Positive	Neutral	Negative
Fall 2024	65	42%	45%	13%

Percentages may not add to 100% due to rounding.

2. Reflecting on the past, how would you evaluate your clients' current financial outlook compared to 12 months ago?

(A higher index score indicates clients' outlooks are more positive)

	Index	More Positive	Essentially the Same	More Negative
Fall 2024	58	34%	48%	18%

Percentages may not add to 100% due to rounding.

3. Which of the following best summarizes your own current financial outlook?

(A higher index score indicates CFP® Professionals' outlooks are more positive)

	Index	Positive	Neutral	Negative
Fall 2024	80	67%	27%	6%

Percentages may not add to 100% due to rounding.

4. Reflecting on the past, how would you evaluate your own financial outlook compared to 12 months ago?

(A higher index score indicates CFP® Professionals' outlooks are more positive)

	Index	More Positive	Essentially the Same	More Negative
Fall 2024	65	43%	44%	13%

Percentages may not add to 100% due to rounding.

5. In your opinion, do you think economic conditions 12 months from now will be better, about the same or worse than they are today?

(A higher index score indicates more CFP® Professionals expect economic conditions will be better)

	Index	Better	About the Same	Worse
Fall 2024	55	33%	43%	24%

Percentages may not add to 100% due to rounding.

6. Relative to 12 months ago, has the size of your client base expanded, stayed about the same, or shrunk?

(A higher index score indicates more CFP® Professionals report an expanding client base)

	Index	Expanded	About the Same	Shrunk
Fall 2024	84	69%	30%	1%

Percentages may not add to 100% due to rounding.

7. Over the next 12 months, do you anticipate the size of your client base will expand, stay the same, or shrink?

(A higher index score indicates more CFP® Professionals expect their client base will expand)

	Index	Expand	About the Same	Shrink
Fall 2024	87	75%	24%	1%

Percentages may not add to 100% due to rounding.

CPSI Research Objectives and Methodology

The CFP® Professionals Sentiment Indices (CPSI) measure the financial and economic outlooks of CFP® professionals and their clients. They provide investors, the media, and the public with a new set of data that will measure the strength of the economy, leveraging the trusted advisor-client relationship. The CPSI capitalize on the voices of more than 100,000 CFP® professionals to provide valuable information on economic performance and consumer/investor sentiment.

The CPSI:

- Track Americans' and financial planners' financial outlook, serving as a leading indicator of overall economic conditions
- Provide CFP® professionals with a snapshot of clients' and their peers' views of current conditions
- Measure Americans' interest in seeking the services of a financial planner
- Demonstrate the unique relationship between CFP® professionals and their clients built on trust and confidence

Each quarter, CFP Board's Research team sends an eight-question survey to 15,000 randomly selected CFP® professionals. The Fall 2024 CPSI results reflect the responses from 277 CFP® professionals collected September 3 – 21, 2025.

The CFP Board Research team develops the individual indices from data collected from questions 1-7 using the following formula:

- Answer A = 100 points
- Answer B = 50 points
- Answer C = 0 points

Example using hypothetical results for Question 1:

- 75% positive
- 15% neutral
- 10% negative

Leads to an index reading of: $(0.75 \times 100) + (0.15 \times 50) + (0.10 \times 0) = 82.5$