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Certified Financial Planner (CFP®)

To attain the right to use Certified Financial Planner CFP® designation an individual must have a bachelors degree with coursework in financial planning, pass a 10-hour exam, have at least three years' full-time financial planning related experience, agree to be bound by CFP Board's Standards of Professional Conduct, complete 30 hours of continuing education every two years and renew the agreement to be bound by the Standards of Professional Conduct. CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification.

Chartered Financial Analyst (CFA)

Qualification as a Chartered Financial Analyst (CFA) requires four years of qualified work experience; completion of the CFA Program, which includes passing three six-hour examinations; becoming a member of the CFA Institute; and adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

Chartered Life Underwriter (CLU)

Chartered Life Underwriter (CLU) designation requires Individuals to complete five core courses and three elective courses, in addition to successfully passing eight 100-question, two-hour examinations. Maintaining the designation requires 30 hours of continuing education every year and adhering to The American College of Financial Services' Code of Ethics.

Chartered Financial Consultant (ChFC ®)

Chartered Financial Consultant designations are granted by the American College upon completion of seven required courses and two elective courses to individuals who have a minimum of three years working in the financial industry and agree to comply with The American College Code of Ethics and Procedures. Participation in the Professional Recertification Program is also required.

Personal Financial Specialist (PFS)

Personal Financial Specialist credential requires the individual to have CPA license, have two years of full-time experience in the business or teaching of personal financial planning, equivalent to 3000 hours, have 80 hours of Personal Financial Planner (PFP) related education within the past five years, complete an exam and completed 60 hours of continuing professional education every three years.

Certified Divorce Financial Analysts (CDFA®)

Individuals with a minimum of three years of professional experience in finance or divorce and a Bachelors degree are eligible to enroll in the CDFA® Program. To retain the CDFA® designation, the individual must obtain 15 divorce-related hours of continuing education every two years and pay an annual fee.

Certified Employee Benefit Specialist (CEBS)

To earn CEBS designation, individuals complete five required courses, using a self-paced, self-study curriculum and complete tests. Individuals stay CEBS compliant by earning a minimum of 30 hours of credit over two consecutive calendar years.