

Article for Schools - Long

*We suggest that you feature the story of a successful, recent graduate from your financial planning program in the article. Alternatively, you can use the story provided.*

**Financial Planning Profession Offers Rewarding Careers for Graduates**

While working as an intern for a CERTIFIED FINANCIAL PLANNER™ professional, Angie Herbers was called into a meeting with a recently widowed woman. Among the client’s concerns was the potential impact of the family’s unstable financial picture on her daughter’s dream of attending college. Herbers generated a list of scholarship options that was given to the woman and her daughter. Two months later, the mother called to say her daughter was headed to the University of Southern California with a scholarship in hand.

The client’s gratitude reinforced Herbers’ decision to enter the financial planning profession, an increasingly popular option for students seeking a personally satisfying and financially rewarding career. “I want to do good for people and help them find a way to achieve their goals,” said Herbers, who has since graduated from a financial planning program and works as a planning assistant in Kansas City, Kan. “It was such a rewarding feeling to know that what you do can have such a positive impact on a young person’s life.”

*The Financial Planning Profession*

The concept of a financial planning profession was formed about five decades ago response to the growing number of individuals who were seeking advice on how to meet their life goals through the proper management of their financial resources. But just because finances are involved doesn’t mean that financial planning is all about math and complicated spreadsheets. Instead, financial planners take a holistic, “big picture” view of a client’s financial situation and make recommendations based on a client’s needs in areas such as budgeting and saving, taxes, investments, insurance and retirement planning. Said another way, financial planners are instrumental in helping their clients achieve their goals.

Within the past decade, demand for financial advice has grown significantly, but the financial planning workforce hasn’t kept pace. Today, more than 40 percent of Americans work with financial advisors, up significantly from 28 percent in 2010. And while there are more than 80,000 CFP® professionals in the United States, the workforce is quickly aging. More CERTIFIED FINANCIAL PLANNER™ professionals are over the age of 70 than under the age of 30, with 20 percent of financial planners nearing retirement. That leaves a wide-open career field with a vast amount of growth potential, four times that of any other profession, according to the Bureau of Labor Statistics. What’s more, today’s financial planners don’t reflect the American public in need of their services. Only 23 percent of CFP® professionals are women, and people of color are significantly less represented.

Because it is a relatively new field with extensive potential, financial planners have wide latitude to build a career that meets their personal and professional goals. Whether you want to work at a small firm, large corporation, or even set out on your own, the choice is yours, and career development and growth opportunities abound. Not only does the financial planning profession offer personal financial benefit, a high degree of workplace autonomy, and relatively low stress, it also provides a fulfilling career driven by the satisfaction of helping others. “There’s so much transformation in one’s life when they get their finances together,” says Brittany Castro, a Los Angeles-based CFP® professional. “It’s a great feeling because I know I helped them get there.”

*CFP® Certification*

The CERTIFIED FINANCIAL PLANNER™ certification was established to meet the developmental needs of those seeking to become financial planners. As the profession has grown, so too has the CFP® certification matured and strengthened to become the recognized standard of excellence for competent and ethical personal financial planning. By becoming a CFP® professional, you can further distinguish yourself with employers in the financial services industry and with prospective clients who are increasingly seeking out CFP® certification as the most desired credential in the field.

There are more than 400,000 people in the U.S. who consider themselves financial advisors, but only about 80,000 of them have earned the CFP® certification. “Clients are looking for professionals who are committed to their craft of financial planning. The CFP® certification helps you stand out from the masses of those who call themselves a financial planner or advisor,” says Rianka Dorsainvil, CFP®, the Founder and President of Your Greatest Contribution.

As of February, 2018, almost 200 colleges and universities – including [Insert school name] – have a financial planning program registered with CFP Board that covers the curriculum required to become a CERTIFIED FINANCIAL PLANNERTM professional.

*[Include a paragraph with information about your program and a quote from the program director. You can also include other relevant information, such as any financial planning-related scholarships the program offers.]*

Along with the educational requirements, candidates for the CFP® certification must pass the comprehensive CFP® Certification Examination, verify at least two years of full-time experience related to the delivery of financial planning to clients, and agree to abide by rigorous ethical and practice standards. Once certified, individuals are required to complete 30 hours of continuing education every two years.

Becoming a CERTIFIED FINANCIAL PLANNER™ professional takes time and effort. However, by investing in yourself and your career, you’ll soon begin to reap the personal and professional benefits the CFP® certification offers. CFP® professionals earn up to 80 percent higher median income than their peers without the designation, and 90 percent believe it gives them more credibility with their clients. “You’ll work very hard and make sacrifices for five or six years while you’re building your business,” said Jon Mommaerts, CFP®, a principal in Mommaerts Mahaney Financial Services. “But after that, you’ll see the fruits of your labors for the next 20 years. It’s truly an investment in your future.”

**Sidebar One**

*Benefits of Becoming a CFP® Pro*

* Work-life balance
* Minimal stress
* Workplace autonomy
* Career development and growth
* Personal satisfaction of helping others achieve their goals
* Median income of $89K according to the Bureau of Labor Statistics

**Sidebar Two**

Contact [school contact name and title] at [contact info] to learn more about our [program name].

*Additional Resources Available from CFP Board*

* Visit [CFPPro.org](http://www.cfppro.org) to see videos and stories from real CFP® pros and why they chose a career in financial planning
* Request a copy of the [*Professional Advantages of CFP® Certification*](https://getcfpcertified.org/CFPpro) guide to learn why the CFP® certification matters
* Learn about [scholarship programs](https://centerforfinancialplanning.org/initiatives/scholarships/) available from the CFP Board Center for Financial Planning to enable qualified individuals to complete the education requirement for attaining CFP® certification
* Search the [CFP Board Career Center](https://www.cfp.net/career-center) for job and internship postings, support and mentorship

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