



THE
AMERICAN
COLLEGE
OF FINANCIAL SERVICES®

ChFC®

Chartered
Financial
Consultant®

CFP®

Certification
Education
Program

Two powerful credentials, one educational path

TheAmericanCollege.edu/ChFC

TheAmericanCollege.edu/CFP



Why Become a CFP® Professional and a ChFC®?

Studying in the Chartered Financial Consultant® (ChFC®) and CFP® Certification Education Programs with The American College of Financial Services lets you work toward two prestigious professional achievements simultaneously—saving you time and money to maximize your knowledge ROI. The programs share a common core curriculum with the structure and flexibility of our Personal Pathway® learning experience to allow you to choose your path to success.

By combining your course of study, you'll gain the ability to:

- ✔ Demonstrate mastery of financial planning knowledge, including core competencies of all topics on the CFP® exam and beyond
- ✔ Serve diverse needs including those with special needs and their caregivers, members of the LGBTQA+ community, clients transitioning through divorce, and more
- ✔ Speak to advanced concerns with specialized behavioral finance training and knowledge
- ✔ Pass your CFP® exam the first time—our students consistently pass their CFP® exam at rates 10-15% above the national average¹
- ✔ Succeed as an ethical, competent, and articulate financial services practitioner

69%

Advisors with two or more designations earn 69% more than their peers.²

¹CFP Board of Standards, 2022.

²The American College of Financial Services Designation Outcomes Study, 2017.



Your Differentiator: Education With The College

For those who want to prepare for the CFP® exam, The College's CFP® Certification Education Program is uniquely positioned with the academic rigor of an accredited institution, an all-virtual experience with the personal touch of a real live classroom setting, and a level of interactivity and engagement that sets it apart from comparable e-learning, self-study programs.

Intended to take professionals to the next level of financial planning, the ChFC® Program builds on the foundational knowledge in the CFP® Certification Education Program with an additional course (HS 347 Contemporary Applications in Financial Planning) that examines the unique challenges associated with:

- ✔ Estate Planning
- ✔ Behavioral Finance
- ✔ Special Needs Planning
- ✔ Financial Plan Development
- ✔ Divorce
- ✔ Retirement Planning
- ✔ Business Succession

Your Personal Pathway®

Choose between a timed and structured learning path or a flexible self-study pace and access cutting-edge digital class materials and online discussion spaces, all for the same tuition. With our Personal Pathway® experience, you're in control of your education.



“My educational experience with the CFP® Certification Education Program was excellent. The coursework was informative, the resources were extremely helpful, and thanks to the in-depth reviews, I was able to pass my exam on the first attempt.”

Darren Mullenix, CFP®, ChFC®

CFP® Certification Education Program or ChFC®?

Choose both	CFP® Certification Education Program	ChFC®
Issuing Organization	CFP Board of Standards	The American College of Financial Services
Number of Courses	7 (CFP® Certification Education Program)	8 (CFP® Certification Education Program + one additional course)
Education Requirements	Bachelor's degree	High school diploma or equivalent
Education Level	Foundational, with some advanced knowledge	Advanced planning knowledge for diverse client needs
Tuition	\$4,675 (CFP® Certification Education Program)	\$5,670 (full program) \$1,565 (additional case study course for CFP® Certification Education Program completers)
Recertification Fee	\$455 annually	\$140 annually
Comprehensive Exam	Yes (held three times annually)	Not required
Governance	CFP Board Fiduciary	The American College Code of Ethics

Tuition Savings and Scholarship Opportunities

Tuition for the CFP® Certification Education and ChFC® Programs can be paid on a per-course basis, or packaged together at a reduced rate. Tuition covers your course fees, exams, and materials.

Scholarship opportunities for active-duty, guard and reserve service members, veterans, and spouses, as well as African American financial professionals, women, and other qualifying groups are available.

Your Educational Journey Starts Here

There are no prerequisite courses required before you can begin the CFP® Certification Education or ChFC® Programs.

To use the ChFC® designation, you are required to have three years of full-time, relevant business experience and a high school diploma or the equivalent.

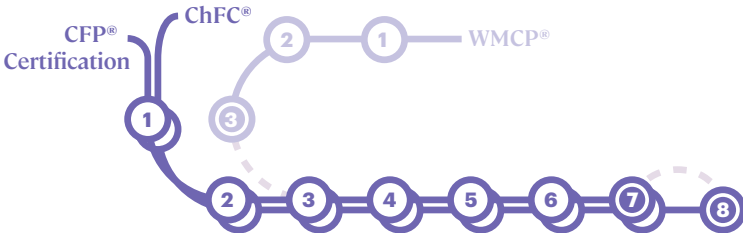
To receive and maintain the ChFC® designation, you must:

- Successfully complete the eight required courses
- Agree to comply with The American College Code of Ethics and Procedures
- Participate in the annual Professional Recertification Program (PRP)

To receive and maintain the CFP® mark, you must:

- Successfully complete the seven required courses in our CFP® Certification Education Program and pass the CFP® exam
- Receive a Bachelor’s degree from an accredited college or university
- Complete either 6,000 hours of professional experience as a financial advisor OR 4,000 hours of apprenticeship experience
- Complete Continuing Education (CE) credit requirements as directed by the CFP Board, as well as abide by their Code of Ethics

Your Roadmap to Success



Your CFP® and ChFC® certifications don't have to be the beginning or the end of your educational journey with The College. We value your time and want courses to build on an existing knowledge base. You can tie these two programs with other specialized educational options such as the Wealth Management Certified Professional® (WMCP®) Program.

Expand Your Opportunities

The American College of Financial Services delivers applied financial knowledge and education, promotes lifelong learning, and advocates for ethical standards for the benefit of society. As a lifelong learning partner, you will benefit from:

- Extensive professional network of one-in-five financial advisors educated by The College
- Ready-to-use knowledge delivered by plugged-in, industry-leading experts
- Interactive community engagement featuring frequent webinars, conferences, and professional development events
- Advanced planning skills and real-world application not delivered elsewhere
- Modern education through the latest in mobile-friendly, e-learning technology
- Prestigious pedigree and client recognition from nearly 100 years of academic excellence

ChFC[®]
**Chartered Financial
Consultant[®]**

TheAmericanCollege.edu/ChFC
866-796-2204

CFP[®]
**Certification
Education Program[®]**

TheAmericanCollege.edu/CFP
866-601-8944

The American College of Financial Services does not certify individuals to use the CFP[®], CERTIFIED FINANCIAL PLANNER[™], and CFP (with flame logo)[®] certification marks. CFP[®] Certification is granted solely by Certified Financial Planner Board of Standards, Inc. to individuals who, in addition to completing an educational requirement such as this CFP Board-Registered Program, have met ethics, experience and examination requirements. Certified Financial Planner Board of Standards Inc. owns the certification marks CFP[®], CERTIFIED FINANCIAL PLANNER[™], and CFP (with flame logo)[®] in the U.S., which it awards to individuals who successfully complete CFP Board's initial and ongoing certification requirements.

The mark of ChFC[®] is the property of The American College of Financial Services and may be used by individuals who have successfully completed the initial and ongoing certification requirements for this designation. The American College of Financial Services can disallow use of the ChFC[®] if advisors do not adhere to the program's ethical standards, continuing education, and other requirements.



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The American College of Financial Services
630 Allendale Road, Suite 400
King of Prussia, PA 19406