

FREE GUIDE · 2026 EDITION

The CFP[®] Career & Certification Guide

Everything you need to decide — what CFP[®] certification is, how to earn it, what it costs, where it leads and how to choose the right institute.

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For students, career switchers and finance professionals in India · Independent · Figures from FPSB India · Reviewed October 2026

CFP® certification in one page

If you read nothing else, read this. Every figure below comes from FPSB India, which awards the CFP® certification in India.

AWARDED BY

FPSB India — part of the global FPSB network

WHAT IT PROVES

You can build an integrated financial plan: investments, retirement, tax, insurance and estate

TWO PATHWAYS

Regular (4 courses) · Fast Track (Integrated Financial Planning only)

TIME NEEDED

About 10–12 months (Regular) · 5–7 months (Fast Track)

FPSB INDIA FEES

₹1,20,500 + GST (Regular) · ₹84,000 + GST (Fast Track)

THE CFP® EXAM

3 hours · 50 MCQs (25 standalone + 25 case) · Feb, Apr, Jun, Aug, Oct

TO ENROL

Age 18+ with Class 12

TO BE CERTIFIED

Graduation + experience + ethics

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How to use this guide

Read pages 3–5 to understand the certification, page 6 to see if you can take the faster route, and page 7 to budget. Pages 8–10 help you decide whether it is the right career move — and how to pick an institute without regret.

Fees and rules change. We re-check FPSB India's published figures regularly; always confirm on india.fpsb.org before you pay.

Is CFP® right for you? A 30-second check

- | | |
|--|---|
| ☐ You enjoy explaining money decisions to people, not just analysing numbers. | ☐ You want a client-facing career in planning, wealth or advisory. |
| ☐ You can give 6–8 hours a week to study for about a year. | ☐ You want a recognised, ethics-based professional standard. |

Ticked three or more? CFP® is very likely a good fit — read on.

What is CFP® certification?

CERTIFIED FINANCIAL PLANNER® (CFP®) certification is an internationally recognised professional certification in personal financial planning. In India it is awarded by FPSB India to candidates who meet four requirements — education, examination, experience and ethics — showing they can build integrated financial plans covering investments, retirement, tax, risk and estate.

The four Es — what it takes to be certified

1

Education

Complete FPSB India's four courses through an Authorized Education Provider or self-study.

2

Examination

Pass three specialist exams, the Financial Plan Assessment and the CFP® Exam.

3

Experience

Three years of unsupervised or one year of supervised relevant finance experience.

4

Ethics

Commit to FPSB's code of ethics and practice standards, renewed every year.

Who it's for

- ✓ Graduates who want a client-facing career in financial planning or wealth management
- ✓ Bankers and relationship managers who want to move from product conversations to planning conversations
- ✓ Insurance professionals and mutual fund distributors who want a broader planning perspective
- ✓ Career switchers looking for a structured, recognised entry point into personal finance
- ✓ Independent advisors who want a professional standard to anchor their practice

Why it matters

- ✓ **A global standard.** Administered through the FPSB network under one common standard.
- ✓ **Planning, not product.** The curriculum is built around the whole-of-client plan.
- ✓ **Ethics with teeth.** Certificants commit to a code of ethics and yearly continuing education.
- ✓ **Client credibility.** A mark clients and employers recognise.

Probably not for you if... People aiming primarily for equity research, investment banking or fund management — CFA is usually more relevant.

What a CFP® professional actually does

1

Discover

Meet clients to understand their goals, family, income, assets and worries.

2

Analyse

Model cash flow, insurance gaps, retirement needs and tax.

3

Recommend

Build an integrated plan and explain the trade-offs clearly.

4

Review

Track progress and update the plan as life and markets change.

What you'll study

The CFP® curriculum covers every area of a client's financial life — and, crucially, how decisions in one area affect the others.



Investment Planning

Asset classes, risk and return, and building portfolios that match a client's goals.



Tax Planning

Personal income tax and making planning decisions tax-efficiently.



Estate Planning

Wills, nominations, trusts and passing on wealth smoothly.



Professional Conduct & Ethics

Putting the client's interest first, every time.



Retirement Planning

Estimating retirement needs and turning savings into dependable income.



Risk Management & Insurance

Protecting families and income against life's uncertainties.



Financial Planning Process

Understanding clients, setting goals, and building an integrated plan.

The four FPSB India courses

1

Investment Planning Specialist

Asset classes, risk and return, mutual funds and investment products, portfolio basics.

2

Retirement and Tax Planning Specialist

Retirement needs, retirement products and benefits, individual income tax and tax-efficient planning.

3

Risk and Estate Planning Specialist

Insurance needs, risk management for families, wills, nominations, trusts and succession.

4

Integrated Financial Planning

Building a full client plan, the financial plan assessment and the CFP® exam, plus professional ethics.

Expect about **50–60 hours of training for each specialist course**. The fourth course, Integrated Financial Planning, brings everything together in a full client plan.

Study tips that work

Study weekly, not in bursts

A steady 6–8 hours a week beats weekend cramming before the exam.

Learn from cases early

Half the CFP® Exam is case-based — start reading cases from course one.

Practise calculations daily

Time value of money, retirement corpus and tax questions reward repetition.

Review every mistake

Keep an error log; most marks are lost on the same few concept gaps.

The certification journey

On the Regular pathway you move through four stages. Most candidates finish their CFP® study in about 10–12 months.

- 1 Register with FPSB India**
Age 18+ with Class 12. Pay the registration fee and get access to course material.
- 2 Three specialist courses & exams**
Investment Planning, Retirement & Tax Planning, Risk & Estate Planning. Specialist course exams (IPS, RTPS, REPS) are taken online on FPSB's Mettle platform with a secure lock-down browser, or at NSE test centres across India.
- 3 Integrated Financial Planning**
The Financial Plan Assessment is a separate component: you prepare a financial plan for an assigned case study. You can take the FPA and the CFP® Exam in either order.
- 4 The CFP® Exam**
3 hours; 50 multiple-choice questions in two sections — 25 standalone questions and 25 case-study questions. Online proctored, or in person at DEXIT test centres. Held every other month — February, April, June, August and October.
- 5 Experience, ethics & certification**
Graduation, three years' unsupervised (or one year supervised) relevant experience and the ethics commitment — then you can use the CFP® marks.

IPS

~2–3 months

RTPS

~2–3 months

REPS

~2–3 months

IFP + FPA + Exam

~3 months

How to finish on time

- ✓ Book each exam date as soon as you start the course — a deadline keeps you moving.
- ✓ Take one course at a time and finish its exam before starting the next.
- ✓ Leave 4–6 weeks of revision and full-length mocks before the CFP® Exam window.
- ✓ Start your Financial Plan Assessment case early; you can take it before or after the exam.

Before you register

You can enrol with Class 12, but you need a graduate degree to be certified — so students can start in their final years of college and finish around graduation.

Working in finance already? Check page 6 first — you may qualify for the shorter Fast Track.

FPSB India does not publish a pass mark or pass rate for the CFP® Exam. Prepare with timed, full-length mocks that mix standalone and case questions.

Fast Track: who qualifies

The Fast Track pathway lets eligible professionals skip the three specialist courses and go straight to Integrated Financial Planning, the Financial Plan Assessment and the CFP® Exam — typically in 5–7 months.

The rule: Fast Track needs an **eligible qualification**. Postgraduate and MBA/PGDM holders also need **3+ years' relevant experience**. Experience on its own does not qualify.

Qualifications that count

- ✓ CFA (USA), CPA (AICPA, USA), CMA (USA), CMA (India), CS (India) or ACCA (UK)
- ✓ Chartered Accountant (ICAI); or CA (Inter) with a 3-year articleship, or a 2-year articleship plus 1 year of relevant work experience and a bachelor's degree
- ✓ Fellow Member of the Insurance Institute of India (Life/General)
- ✓ CAIIB plus graduation in any discipline
- ✓ Postgraduate degree in Economics, Commerce or Finance/Financial Planning from a UGC-approved university
- ✓ Full-time MBA/PGDM in Finance, Marketing, Financial Services or Operations Systems from an AICTE / Ministry of Education-approved institution (other streams not accepted)

Quick examples

YOUR PROFILE	FAST TRACK?	WHY
Chartered Accountant (ICAI)	Yes	Eligible qualification — no extra experience needed
CA Inter with 3-year articleship	Yes	Listed route for CA Inter candidates
MBA (Finance) + 4 years at a bank	Yes	Degree + 3 years' relevant experience
MBA (Finance) + 1 year experience	No	Not yet — needs 3 years' experience
B.Com + 5 years in insurance	No	Experience alone doesn't qualify — Regular pathway
CAIIB + graduation	Yes	Eligible qualification

How to apply

1

Document verification

Submit your qualification and experience proof (₹5,000 + GST).

2

Registration + material

Once approved, pay for registration and full course material (₹38,000 + GST).

3

Integrated Financial Planning

Study the capstone with an institute or on your own.

4

FPA + CFP® Exam

Complete the Financial Plan Assessment and the exam (₹25,000 + GST, bundled).

Also eligible: lapsed CFP® professionals (5+ years), candidates who passed the CFP® Exam 5+ years ago, SEBI RIAs registered before June 2025, and CFP® professionals from other FPSB territories.

What it costs

Your cost has two separate parts: **FPSB India's fees** (fixed, paid to FPSB India, GST extra) and your **institute's training fee** (varies by provider).

Regular pathway — FPSB India

Student registration	₹18,000
Course material — IPS, RTPS, REPS ×3	₹22,500
Exam — IPS, RTPS, REPS ×3	₹24,000
Course material — Integrated Financial Planning (IFP)	₹15,000
FPSB® Psychology in Financial Planning — for Students	₹5,000
Financial Plan Assessment + CFP® Exam (bundled)	₹25,000
CFP® Certification (initial)	₹11,000
Total (+ 18% GST)	₹1,20,500

Fast Track pathway — FPSB India

Document verification	₹5,000
Registration + full course material (IPS/RTPS/REPS/IFP)	₹38,000
FPSB® Psychology in Financial Planning — for Students	₹5,000
Financial Plan Assessment + CFP® Exam (bundled)	₹25,000
CFP® Certification (initial)	₹11,000
Total (+ 18% GST)	₹84,000

REGULAR — FPSB INCL. GST

₹1,42,190

₹1,20,500 + 18% GST — add your training fee

FAST TRACK — FPSB INCL. GST

₹99,120

₹84,000 + 18% GST — add your training fee

TRAINING FEES

₹30,000–₹60,000

Published range at the Premium providers in our directory

When you pay (Regular)

At registration	₹18,000 registration
With each specialist course	₹7,500 material + ₹8,000 exam
At the integrated stage	₹15,000 IFP material + ₹5,000 psychology module
Before the exam	₹25,000 FPA + CFP® Exam
On certification	₹11,000 initial certification

All FPSB India fees attract 18% GST. Spreading payments by stage makes the cost easier to manage.

Costs people forget

- ✓ Annual candidate subscription (₹11,500) while you are registered
- ✓ Retakes, if needed — exam ₹12,900, FPA ₹12,000
- ✓ Annual renewal after certification (₹11,000)
- ✓ Extra mock-test packs or extended course validity

Ask your employer — many banks and wealth firms sponsor or reimburse CFP® fees.

After certification, FPSB India charges an annual renewal of ₹11,000 + GST. Retakes are extra (₹12,900 for the CFP® Exam, ₹12,000 for the Financial Plan Assessment). Source: FPSB India fee schedule — confirm on india.fpsb.org before paying.

Careers & salaries

CFP® skills map directly onto client-facing roles in banks, wealth firms, insurers, advisory practices and fintech.

Financial Planner
Builds goal-based plans for individuals and families.

Wealth Manager
Manages and grows wealth for affluent clients.

Investment Advisor
Advises on portfolios and investment decisions (regulatory registration may apply).

Relationship Manager
Owns client relationships at banks and wealth firms.

Financial Consultant
Advises clients or firms on planning and products.

Retirement Planning Specialist
Focuses on accumulation and retirement income.

Insurance & Risk Planning Professional
Designs protection strategies for families and businesses.

Private Wealth Professional
Serves HNI and ultra-HNI clients in private banking.

Family Office Professional
Coordinates investments, succession and governance for families.

A typical progression

Starting point
Graduate · Career switcher

Early career
Financial planning · Relationship management

Mid career
Senior financial planner · Wealth manager

Advanced
Private wealth · Family office · Advisory leadership

Long term
Independent practice · Senior wealth professional · Business owner

What the salary surveys say

STAGE	TYPICAL ROLES	RANGE
Entry level (0–1 year)	Junior planner, paraplanner, trainee RM	₹3–6 LPA
Early career (1–5 years)	Financial planner, relationship manager	₹4–10 LPA
Mid-career (6–12 years)	Wealth manager, senior planner	₹8–19 LPA
Senior / specialist	Private banker, portfolio manager, senior wealth manager	₹12–30 LPA
Leadership	Team head, practice owner, family-office lead	Highly variable

Survey averages and ranges from AmbitionBox, Glassdoor, PayScale and AAFM India (checked October 2026); mostly fixed pay. Actual pay varies by employer, city, role and performance — not a guarantee.

Choosing an institute — without regret

Your institute shapes how well — and how quickly — you get through. Take these eight questions to every demo class.

1 Is it on FPSB India's list?

Only FPSB India-listed Authorized Education Providers can prepare you for the CFP® pathway. Check the current list yourself.

2 Will the demo trainer teach your batch?

Ask, in writing, who will actually teach you. Some institutes use a star trainer for the demo and a junior one for the course.

3 What do real students say?

Search LinkedIn for the institute's name with "CFP" and message two or three recent students. It is the most honest review you will get.

4 How good is the learning platform?

Look for a smart LMS that shows progress, % completion and test analytics — not just a folder of recordings.

5 How long is access valid?

Check validity of recordings, material and doubt support, and whether it covers a retake.

6 Are mock tests exam-like?

You want full-length, timed mocks in the CFP® format — standalone and case questions — with detailed explanations.

7 What does the fee include?

Get the inclusions in writing, and confirm which FPSB India fees are paid separately.

8 Are outcome claims explained?

Pass rates and placement numbers should come with a source and a time period.

Red flags

- Guaranteed pass, placement or salary promises.
- Vague fee quotes that don't separate FPSB India fees.
- Pass-rate claims with no source, batch or time period.
- Pressure to pay today for a "last seat" or expiring discount.
- No access to a demo class or to current students.

Premium vs Authorized

FPSB India lists its Authorized Education Providers in two categories, **Premium** and **Authorized**. The category reflects a provider's relationship with FPSB India — both can deliver the instructor-led education requirement. Treat it as one input: batch timing, faculty and plan-writing support often matter more.

FPSB India Premium providers

FPA	Pan-India · live online + 6 centres
IMS Proschool	Pan-India · live online + classroom in 10+ cities
IIFC	Chandigarh & Delhi
Infin Academy	Pan-India · live online classes on Zoom
ICOFP	Pan-India · live online classes on Zoom

As listed by FPSB India (checked October 2026). Compare all 22 listed providers at cfpinstitutes.com/cfp-institutes.

CFP® vs CFA® vs CWM® — and your next steps

	CFP®	CFA®	CWM®
FOCUS	Integrated personal financial planning	Investment analysis & portfolio management	Wealth management for affluent/HNI clients
BEST FOR	Client-facing planners, advisors, bankers, wealth professionals	Analysts, portfolio and investment professionals	RMs, private bankers, wealth managers
DURATION	About 10–12 months (Regular); 5–7 months (Fast Track)	3–4 years (three levels, ~300 hrs each)	12-month access; 2 levels
COST	FPSB India fees ₹1,20,500 + GST (Regular) / ₹84,000 + GST (Fast Track) + education provider fees	USD 3,520–4,570 in exam fees (2026) + prep costs	₹70,000 + GST (live) or ₹42,000 + GST (self-paced) + exam fees
RECOGNITION	Global gold standard — recognised in 29 FPSB territories	Global — CFA Institute	AAFM designation

Want client-facing planning? **CFP®**. Investment research and portfolio management? **CFA®**. Already serving affluent clients? **CWM®** can complement CFP®.

Your next four steps

- 1

Check your pathway
Use the Fast Track checker on cfpinstitutes.com to see whether you qualify.
- 2

Shortlist 2–3 institutes
Compare format, faculty, schedule and fees in our institute directory.
- 3

Attend a demo — and ask
Take the checklist on page 9 to every demo class.
- 4

Register with FPSB India
Enrol, start the first specialist course and book your exam date.

Talk to a CFP® advisor — free
Our CFP® advisor will call you within 30 minutes to help you choose your pathway and institute.

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