



# The FPA<sup>®</sup> Competency Model<sup>™</sup>

FPA<sup>®</sup>

# Table of Contents

About FPA.....	3	Critical Thinking.....	19
Aknowledgements.....	3	Sub-Competencies.....	19
Introduction.....	4	Expands Perspective.....	20
Key Competencies.....	6	Resourceful Data Review.....	20
Interpersonal Impact.....	7	Monitors Quality Thinking.....	21
Sub-Competencies.....	7	Develops Helpful Thinking.....	21
Cultural Effectiveness.....	8	Client-Centered Analysis.....	22
Emotional Intelligence.....	9	Provides Sound Judgement.....	22
Conveys Confidence.....	9	Client Communication & Care.....	23
Inspires Trust.....	10	Sub-Competencies.....	23
Networks & Collaborates.....	10	High Impact Communication....	24
Professionalism.....	11	Client Experience.....	25
Sub-Competencies.....	11	Prioritization.....	26
Organization & Time Mgmt.....	12	Drive Client Success.....	27
Ethical Practice.....	12	Financial Coaching.....	28
Digital Fluency.....	13	Integrates Behavioral Finance....	29
Adaptability.....	13	Financial Counseling.....	30
Continuous Learning.....	14	Advance the Profession.....	31
Leadership.....	15	Sub-Competencies.....	31
Sub-Competencies.....	15	Professional Advocacy.....	32
Builds Teams.....	16	Growing the Community.....	32
Mentors Others.....	17	Pro Bono Service.....	33
Personal Brand.....	17	The FPA Competency Model™.....	34
Business Development.....	18		
Business Model Innovation.....	18		

## Financial Planning Association® (FPA®)

FPA is the leading trade association and membership organization for CERTIFIED FINANCIAL PLANNER® professionals and those engaged in the financial planning process. FPA is the CFP® professional's partner in planning by helping them realize their vision of professional fulfillment through practice support, learning, advocacy, and networking.

As a leading voice for the profession, FPA is proud to present The FPA Competency Model™—a landmark initiative to define and promote the behavioral competencies that shape exceptional financial planners. This model reflects FPA's ongoing commitment to equipping professionals not only with technical knowledge, but with the human skills that drive connection, trust, and transformation in financial planning.

Developed by the profession, for the profession, the model reflects years of collaboration, research, and member engagement to support the evolving needs of professionals at every stage—from students to seasoned practitioners.

## Acknowledgments

This work was guided by a dedicated task force composed of practitioners, educators, and association leaders who brought diverse perspectives and deep commitment to the project. The FPA Competency Model™ is the result of a thoughtful, collaborative effort shaped by the insights and expertise of professionals across the financial planning community. Their work was supported by external consultants who provided structure, facilitation, and research expertise throughout the development process.

We are especially grateful to the many FPA members who participated in interviews, surveys, and focus groups. Their honest reflections and professional experiences brought clarity and meaning to each competency outlined in this model. Support from FPA's Board of Directors and volunteer leadership was essential in championing the vision, prioritizing this initiative, and providing the foundation for its success.

This model is a shared achievement—one that embodies the collective effort to define excellence, support professional development, and elevate the financial planning profession for the benefit of all.

# Introduction

## A Framework for Professional Growth

The FPA Competency Model™ was developed with two goals in mind:

- To establish the behavioral standards that support the credibility and maturity of the financial planning profession.
- To provide a clear, accessible path to professional mastery—not just through technical expertise, but through the interpersonal, ethical, and leadership competencies that define exceptional practice.

This model is not a static checklist. It's a flexible, practical roadmap—designed to meet you where you are, whether you're a student, a career-changer, a firm owner, or a seasoned CFP® professional. Your path will shift over time, and this model adapts with you.

## The Competency Model in Practice

What makes this model powerful is its versatility. It can help you recognize your current strengths and clarify where you want to grow next. It's designed to reflect how you actually work, learn, and serve.

- Employers can use it to train and support high-performing teams.
- Academic institutions can use it to shape more applied, human-centered curricula.
- Mentors and mentees can use it to spark deeper conversations about growth and development.
- Veteran planners can use it to extend their influence through leadership and mentorship.
- Aspiring professionals can use it to chart a purposeful path—regardless of title or designation.

While credentials mark critical milestones, they're only part of the story. To truly elevate the profession, we must cultivate the skills that help financial planners show up with clarity, empathy, curiosity, and care.

This is how we move financial planning forward—by recognizing and supporting the behavioral competencies that matter most in everyday client work.

## What's Next

This model was co-created with the financial planning community. We invite you to explore it, challenge it, and make it part of your journey.

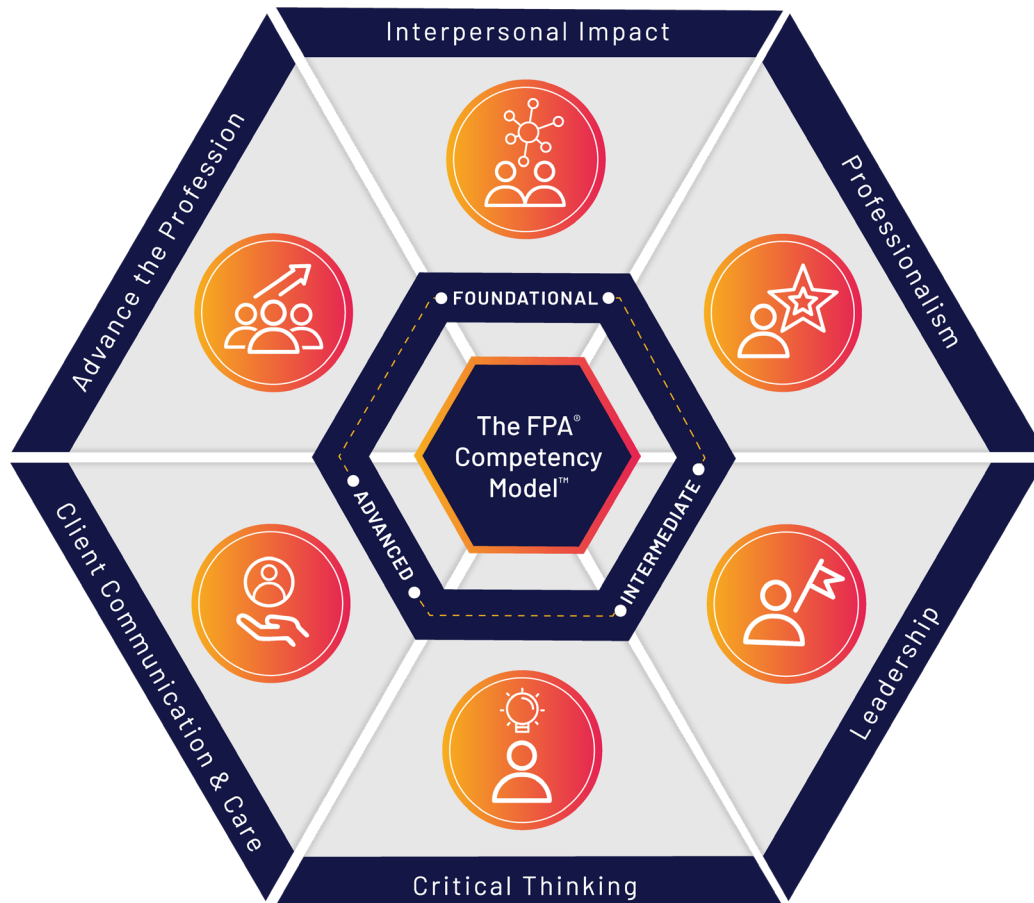
Let it shape your continuing education—not as a requirement to fulfill, but as a lifelong path to mastery. This model is designed to enhance your professional impact, support career advancement, strengthen your firm, and—collectively—contribute to the continued evolution of the financial planning profession.







# Key Competencies



## **Interpersonal Impact**

Building meaningful, effective relationships that positively influence clients, colleagues, and the profession.



## **Professionalism**

Maximizing productivity, maintaining ethical practice, and responding resourcefully to new, ambiguous, and challenging situations in service to clients.



## **Leadership**

Advancing financial planning practice goals through others by fostering team development, personal influence, business growth, and professional innovation.



## **Critical Thinking**

Applies intentional and reflective thinking to support sound judgment, decision-making, and problem-solving that serve the client's best interests.



## **Client Care and Communication**

Builds collaborative client relationships that integrate both technical and human insight to deliver a personalized financial planning experience.



## **Advance the Financial Planning Profession**

Expands the reach, capability, and positive impact of financial planning through professional advocacy, inclusive community-building, and service to the public.



## Interpersonal Impact

Includes a collection of knowledge, skills and behaviors for cultivating effective relationships with influence and positive impact on others.

### Sub-Competencies

**Cultural Effectiveness**

**Emotional Intelligence**

**Conveys Mature Confidence**

**Inspires Trust**

**Networks & Collaborates**

#### FOUNDATIONAL

- Demonstrates openness, empathy, and awareness of diverse perspectives
- Regulates personal emotions and communicates needs clearly
- Acknowledges mistakes and listens actively
- Fulfills responsibilities consistently and follows through

#### INTERMEDIATE

- Applies DEI principles in team practices and client work
- Maintains composure under pressure and uses empathy to understand others
- Shares responsibility, praises others, and applies humility
- Builds trust through candid communication and alignment of values

#### ADVANCED

- Leads systemic inclusion efforts and facilitates bias awareness
- Builds resilience in self and others; fosters emotionally intelligent environments
- Encourages open feedback, addresses conflict with confidence
- Resolves misalignment with empathy and protects all stakeholders' interests

## Cultural Effectiveness

Pursues insights to understand and encourage gender, cultural, religious, educational, racial, ethnic, socio-economic and other forms of diversity, equity and inclusion for the mutual benefit of clients, colleagues and the financial planning practice.

FOUNDATIONAL	INTERMEDIATE	ADVANCED
<ul style="list-style-type: none"> <li>Actively build increased awareness and understanding of different cultures and marginalized groups</li> </ul>	<ul style="list-style-type: none"> <li>Identify system barriers to equality and inclusiveness and then advocate for and implement means of dismantling them.</li> </ul>	<ul style="list-style-type: none"> <li>Support collective learning of the challenges faced, and opportunities presented by different groups underrepresented or marginalized in the workplace and marketplace</li> </ul>
<ul style="list-style-type: none"> <li>Keep an open mind to diverse ideas and new ways of thinking</li> </ul>	<ul style="list-style-type: none"> <li>Engage in hiring and promotion practices that are fair, inclusive, proactive and nondiscriminatory</li> </ul>	<ul style="list-style-type: none"> <li>Advocate for fair treatment of people who are overlooked or undervalued due to a aspect of their identity</li> </ul>
<ul style="list-style-type: none"> <li>Demonstrate flexibility by adapting to diverse environments</li> </ul>	<ul style="list-style-type: none"> <li>Integrate cultural knowledge within specific and relevant cultural financial planning issues</li> </ul>	<ul style="list-style-type: none"> <li>Put practices in place that aid learning how colleagues and clients experience inclusion in your work together for improvements</li> </ul>
<ul style="list-style-type: none"> <li>Articulate one's own differences and similarities with others</li> </ul>	<ul style="list-style-type: none"> <li>Provide multicultural training that expands the cultural knowledge of one's team</li> </ul>	<ul style="list-style-type: none"> <li>Pursue training and team implementation to understand and avoid bias in client interactions, service and engagement</li> </ul>
<ul style="list-style-type: none"> <li>Seek and use feedback from multiple cultural perspectives to take inclusive and equity-minded actions</li> </ul>	<ul style="list-style-type: none"> <li>Apply advocacy skills to assist in the development of a multicultural profession</li> </ul>	
<ul style="list-style-type: none"> <li>Identify the needs of diverse people who may benefit from financial planning</li> </ul>	<ul style="list-style-type: none"> <li>Supervise, challenge and educate other professionals around issues of diversity, inclusion and social justice concepts</li> </ul>	
<ul style="list-style-type: none"> <li>Facilitate dialogue effectively among disparate audiences</li> </ul>	<ul style="list-style-type: none"> <li>Provide opportunities for diverse interactions with professionals in financial planning</li> </ul>	



## Emotional Intelligence

Recognizes personal emotions and potential biases to self-manage and listen effectively, and demonstrates care, empathy and understanding of others' emotions, needs, perspectives, and interests to build stronger rapport and relationship

FOUNDATIONAL	INTERMEDIATE	ADVANCED
<ul style="list-style-type: none"> <li>Apply self-awareness and tactics to regulate one's own emotions for optimal quality of thinking and interactions with others</li> </ul>	<ul style="list-style-type: none"> <li>Create calm across situations and under stress maintaining constructive communication and deescalation when appropriate</li> </ul>	<ul style="list-style-type: none"> <li>Build resilience in self and others in response to challenge, change and uncertainty</li> </ul>
<ul style="list-style-type: none"> <li>Recognize the emotions of others with verbal and nonverbal interactions</li> </ul>	<ul style="list-style-type: none"> <li>Check-in with others using observation, active listening, and empathy to understand their experiences and perspectives while staying out of judgment</li> </ul>	<ul style="list-style-type: none"> <li>Communicate with empathy to seek other's needs and perspectives and discuss their emotions in relation to the situation and collaborative planning work</li> </ul>
<ul style="list-style-type: none"> <li>Communicate what you need, how you work best and how others can work effectively with you</li> </ul>	<ul style="list-style-type: none"> <li>Understand how your emotions impact your interactions with others and your overall performance</li> </ul>	<ul style="list-style-type: none"> <li>Regulate personal emotions to more effectively create a healthier working culture and achieve goals and targets</li> </ul>

## Conveys Confidence

Projects authenticity, poise, and well-grounded self-assurance that builds others' confidence through communication and interactions

FOUNDATIONAL	INTERMEDIATE	ADVANCED
<ul style="list-style-type: none"> <li>Project confidence and optimism in the value of financial planning services, your value, and your organization</li> </ul>	<ul style="list-style-type: none"> <li>Publicly and privately express confidence and support for others in your collaborative work</li> </ul>	<ul style="list-style-type: none"> <li>Create an environment that encourages feedback and learning from mistakes</li> </ul>
<ul style="list-style-type: none"> <li>Listen without interruption and with openness to feedback, criticism, and different perspectives</li> </ul>	<ul style="list-style-type: none"> <li>Apply humor and humility in stressful situations</li> </ul>	<ul style="list-style-type: none"> <li>Ask the tough questions and make the tough decisions that support client and business goals</li> </ul>
<ul style="list-style-type: none"> <li>Acknowledge own mistakes and limitations</li> </ul>	<ul style="list-style-type: none"> <li>Share information, responsibility, and decision-authority with others conveying confidence in their abilities and choices</li> </ul>	<ul style="list-style-type: none"> <li>Display reassuring confidence when clients express strong emotions in conversation</li> </ul>
	<ul style="list-style-type: none"> <li>Seek and accept constructive criticism</li> </ul>	

## Inspires Trust

Aligns words and actions with consistency while demonstrating fairness, respect and integrity and recognizing any ethical dilemmas that require appropriate action and communication

FOUNDATIONAL	INTERMEDIATE	ADVANCED
<ul style="list-style-type: none"> <li>Arrive present and prepared with dependability and consistency</li> </ul>	<ul style="list-style-type: none"> <li>Establish open and candid, trusting relationships with others</li> </ul>	<ul style="list-style-type: none"> <li>Ensure policies, checkpoints, reviews and approvals bring value to work outcomes or otherwise are eliminated</li> </ul>
<ul style="list-style-type: none"> <li>Show dedication, discipline and accountability to deliver on assigned tasks</li> </ul>	<ul style="list-style-type: none"> <li>Convey clear expectations, intentions and agenda with others checking in to ensure understanding</li> </ul>	<ul style="list-style-type: none"> <li>Work with others to establish clear boundaries on authority, autonomy and mutual expectations that support hand-offs</li> </ul>
<ul style="list-style-type: none"> <li>Listen closely to others to understand, clarify, and seek alignment on collaborative work</li> </ul>	<ul style="list-style-type: none"> <li>Maintain values and standards under pressure seeking to restore trust when shaken</li> </ul>	<ul style="list-style-type: none"> <li>Address mistakes or misaligned priorities and expectations with candor and understanding of others' interests to resolve approach</li> </ul>
<ul style="list-style-type: none"> <li>Ensure consistency with words and actions and follow-through on commitments</li> </ul>		<ul style="list-style-type: none"> <li>Protect others' interests who are not present or will be impacted by decisions</li> </ul>

## Networks and Collaborates

Cultivates wide and diverse relationships and increased mutual benefits through working together on common goals, sharing expertise, resources, and support

FOUNDATIONAL	INTERMEDIATE	ADVANCED
<ul style="list-style-type: none"> <li>Clarify roles, responsibilities, and shared goals for collaborative work</li> </ul>	<ul style="list-style-type: none"> <li>Surround yourself with competent colleagues and draw on their talents to strengthen collaborative outcomes</li> </ul>	<ul style="list-style-type: none"> <li>Actively break down barriers and address competing interests that prevent collaborative work</li> </ul>
<ul style="list-style-type: none"> <li>Build professional network and community to learn from and support others</li> </ul>	<ul style="list-style-type: none"> <li>Expand network of trusted relationships to include a wider circle of expertise, cultures perspectives, and experience to call on and support</li> </ul>	<ul style="list-style-type: none"> <li>Cultivate an increasingly diverse network to exchange ideas, support and valuable information</li> </ul>
<ul style="list-style-type: none"> <li>Convey respect, sincere interest and gratitude through interpersonal communication and collaboration</li> </ul>	<ul style="list-style-type: none"> <li>Recognize and praise others' contributions and generosity</li> </ul>	<ul style="list-style-type: none"> <li>Support collective learning of the challenges faced and opportunities presented by different groups underrepresented or marginalized in the workplace</li> </ul>
<ul style="list-style-type: none"> <li>Pursue networking and collaboration with others who hold different values and experiences</li> </ul>		



## Professionalism

Includes a collection of knowledge, skills and behaviors needed for maximizing productivity, maintaining ethical practice, and responding resourcefully to new, ambiguous and challenging situations in service to clients. It includes being organized, timely, adaptable, embracing optimal digital solutions and promoting integrity and accountability with continuous learning.

### Sub-Competencies

**Organization  
& Time-  
Management**

**Ethical  
Practice**

**Digital Fluency**

**Adaptability**

**Continuous  
Learning**

#### FOUNDATIONAL

- Prioritizes tasks and uses tools to improve efficiency
- Acts with integrity and fairness; seeks ethical guidance when needed
- Adapts to new technologies and work environments
- Displays curiosity and seeks feedback for growth

#### INTERMEDIATE

- Identifies improvements in workflows and supports team productivity
- Encourages open discussion of ethical concerns and models accountability
- Helps others adopt digital tools and optimize outcomes
- Maintains calm and resourcefulness under pressure

#### ADVANCED

- Leads by aligning values with business priorities and systems
- Creates structures for ethical practice and professional growth
- Implements digital strategies that improve client and team results
- Anticipates change and builds team resilience

## Organization and Time-Management

Considers how best to allocate time, energy and resources according to goals and priorities

FOUNDATIONAL	INTERMEDIATE	ADVANCED
<ul style="list-style-type: none"> <li>Prioritize and complete tasks to timely accomplish team and client goals</li> </ul>	<ul style="list-style-type: none"> <li>Identify ways to effectively approach tasks and create efficiencies</li> </ul>	<ul style="list-style-type: none"> <li>Convey a clear sense of personal goals, values and business priorities</li> </ul>
<ul style="list-style-type: none"> <li>Effectively navigate a fast-paced environment</li> </ul>	<ul style="list-style-type: none"> <li>Build a feedback and learning network that aids critique of one's workstyle for practice improvements</li> </ul>	<ul style="list-style-type: none"> <li>Manage time and resources according to values and changing priorities</li> </ul>
<ul style="list-style-type: none"> <li>Use technology to increase efficiency, productivity and quality of work</li> </ul>	<ul style="list-style-type: none"> <li>Develop practical habits that increase productivity, efficiency and value for clients</li> </ul>	<ul style="list-style-type: none"> <li>Systematize practical habits throughout practice and team that increase productivity, efficiency and value for clients</li> </ul>
	<ul style="list-style-type: none"> <li>Recommend systems to increase team productivity</li> </ul>	

## Ethical Practice

Maintains personal and professional integrity, recognizing potential ethical dilemmas for taking appropriate action and promoting integrity and accountability throughout practice

FOUNDATIONAL	INTERMEDIATE	ADVANCED
<ul style="list-style-type: none"> <li>Act with integrity and accountability to self, clients, the organization, and colleagues</li> </ul>	<ul style="list-style-type: none"> <li>Model and coach integrity and accountability to self, clients, the organization, and colleague</li> </ul>	<ul style="list-style-type: none"> <li>Create systems to ensure integrity and accountability to self, clients, the organization, and colleagues</li> </ul>
<ul style="list-style-type: none"> <li>Demonstrate fair treatment to all individuals</li> </ul>	<ul style="list-style-type: none"> <li>Encourage colleagues to share concerns and question practices they cannot support</li> </ul>	<ul style="list-style-type: none"> <li>Establish forums and support options for discussing ethical concerns or questions</li> </ul>
<ul style="list-style-type: none"> <li>Develop trusted resources to serve as sounding board for ethical issues encountered</li> </ul>		<ul style="list-style-type: none"> <li>Provide advice and solutions</li> </ul>
<ul style="list-style-type: none"> <li>Abide by the FPA Code of Ethics and the CFP® Board Ethical Standards</li> </ul>		<ul style="list-style-type: none"> <li>Create ethical standards and procedures for emerging ethical dilemmas</li> </ul>

## Digital Fluency

The ability to recognize, select, and use the appropriate digital tools and technologies optimal to achieve a particular goal or client experience and outcome

FOUNDATIONAL	INTERMEDIATE	ADVANCED
<ul style="list-style-type: none"> <li>Identify appropriate digital solutions to accomplish different tasks</li> </ul>	<ul style="list-style-type: none"> <li>Discover opportunities to digitize a better client experience and/or team collaboration in serving clients</li> </ul>	<ul style="list-style-type: none"> <li>Quickly and efficiently adapt to new or unfamiliar technologies</li> </ul>
<ul style="list-style-type: none"> <li>Adapt to new or unfamiliar technologies</li> </ul>	<ul style="list-style-type: none"> <li>Help others adopt digital tools and solutions for improved outcomes</li> </ul>	<ul style="list-style-type: none"> <li>Implement digital tools and solutions that improve team, client and business outcomes</li> </ul>
		<ul style="list-style-type: none"> <li>Encourage and reward team adoption of digital tools and solutions that improve outcomes</li> </ul>

## Adaptability

Keeps an open and constructive mindset when working under stress, facing ambiguity or challenging situations and responds resourcefully to changing work and client requirements

FOUNDATIONAL	INTERMEDIATE	ADVANCED
<ul style="list-style-type: none"> <li>Demonstrate flexibility by adapting to a variety of work environments, conditions, tasks, and personalities</li> </ul>	<ul style="list-style-type: none"> <li>Respond resourcefully to new demands and challenges</li> </ul>	<ul style="list-style-type: none"> <li>Anticipate new demands, challenges, and obstacles for the business, clients, your team and self to choose effective response</li> </ul>
<ul style="list-style-type: none"> <li>Navigate ambiguity with focus on the right activity at right time</li> </ul>	<ul style="list-style-type: none"> <li>Maintain calm with a constructive outlook even when plans are thwarted</li> </ul>	<ul style="list-style-type: none"> <li>Create a culture for adaptability with a focus on business value, skills and behaviors, and developing team resiliency</li> </ul>
<ul style="list-style-type: none"> <li>Shows willingness to learn new methods, procedures, or techniques</li> </ul>	<ul style="list-style-type: none"> <li>Looks for ways to make change work rather than only identifying why change will not work</li> </ul>	



## Continuous Learning

Creates clear sense of personal financial planning career goals and direction aligning with life goals, while pursuing continuous learning and self-development plans, activities and support

FOUNDATIONAL	INTERMEDIATE	ADVANCED
<ul style="list-style-type: none"> <li>Display curiosity and self-reflection, seeking opportunities and advice regarding diverse new knowledge, skills and experience</li> </ul>	<ul style="list-style-type: none"> <li>Keep development goals current with pursuit of ongoing assessment and learning that fulfills self-development and learning needs</li> </ul>	<ul style="list-style-type: none"> <li>Model effective feedback exchange and application</li> </ul>
<ul style="list-style-type: none"> <li>Invite and embrace feedback, mentoring, and continued growth and development</li> </ul>	<ul style="list-style-type: none"> <li>Exchange candid feedback that supports mutual learning and growth</li> </ul>	<ul style="list-style-type: none"> <li>Cultivate new and diverse knowledge and skills relevant to clients, technological, ethical, financial, and business issues, trends and advancements</li> </ul>
<ul style="list-style-type: none"> <li>Build awareness of strengths, development needs and preferred career direction with growth plans</li> </ul>	<ul style="list-style-type: none"> <li>Make personal, career, and organizational development goals compatible with each other</li> </ul>	<ul style="list-style-type: none"> <li>Transfer your learning with support and participation such as mentoring, coaching, teaching, and community learning</li> </ul>
<ul style="list-style-type: none"> <li>Value commitment to lifelong learning and professional service including active participation in professional organizations</li> </ul>		
<ul style="list-style-type: none"> <li>Use continuous learning resources to identify areas of weakness and growth</li> </ul>		



## Leadership

Includes a collection of knowledge, skills and behaviors for advancing financial planning practice goals and pursuits, while working through and developing others and bringing relevancy and value to the market and financial planning profession.

### Sub-Competencies

**Builds Diverse  
and Effective  
Teams**

**Mentors and  
Develops Others**

**Personal Brand  
Development**

**Business  
Development**

**Business Model  
Innovation**

#### FOUNDATIONAL

- Builds trust and inclusiveness within teams
- Exchanges feedback and connects peers for support
- Articulates value of financial planning and explores career fit
- Establishes basic online presence and networks

#### INTERMEDIATE

- Aligns team strengths with business priorities and client value
- Provides timely feedback and role models learning behaviors
- Refines niche, strengths, and goals for brand growth
- Strengthens referral networks and expands client engagement

#### ADVANCED

- Leads equitable talent practices and team performance strategy
- Creates systems for coaching and mentoring
- Pursues high-impact career and leadership goals
- Develops influence and outreach strategies tied to brand and client needs

## Builds Diverse and Effective Teams

Assembles and directs teams whose diverse members have complementary experience and strengths for delivering excellent client experience and outcomes

FOUNDATIONAL	INTERMEDIATE	ADVANCED
<ul style="list-style-type: none"> <li>Remain aware of and open to the influence of context and culture on self and others</li> </ul>	<ul style="list-style-type: none"> <li>Pursue diverse candidate pools that mirror clients for selecting, developing, and promoting talented team members</li> </ul>	<ul style="list-style-type: none"> <li>Review team processes to ensure fair and equitable talent practices and decisions</li> </ul>
<ul style="list-style-type: none"> <li>Seek to clarify roles, expectations and accountability with others through collaborative work</li> </ul>	<ul style="list-style-type: none"> <li>Demonstrate sincere interest and support for team member inclusion, engagement, motivation and career goals</li> </ul>	<ul style="list-style-type: none"> <li>Set clear direction and purpose for team roles and collaboration with challenging performance goals and accountability</li> </ul>
<ul style="list-style-type: none"> <li>Build professional trust with colleagues by being a cooperative, reliable, and value-add team member</li> </ul>	<ul style="list-style-type: none"> <li>Help team members have clear roles, expectations, and accountability with meaningful connection to serving clients and the business</li> </ul>	<ul style="list-style-type: none"> <li>Ensure team accomplishments are celebrated and mistakes are constructively reviewed for helpful learning and growth</li> </ul>
<ul style="list-style-type: none"> <li>Help colleagues bring their best self to the team by inviting different perspectives and respecting different cultures and identities</li> </ul>	<ul style="list-style-type: none"> <li>Leverage planner strengths and capabilities with process assignments such that team members are deployed to increase client value and efficiencies</li> </ul>	<ul style="list-style-type: none"> <li>Instill confidence and motivation in team members through empowering words and actions</li> </ul>

## Mentors and Develops Others

Helps other financial planners increase their capabilities and capacity by providing advice, perspective, coaching, and counsel in support of their growth goals and needs

FOUNDATIONAL	INTERMEDIATE	ADVANCED
<ul style="list-style-type: none"> <li>Exchange helpful feedback, learning and development support with colleagues</li> </ul>	<ul style="list-style-type: none"> <li>Provide timely and regular feedback that helps others identify strengths, and areas for learning, performance improvement and professional growth</li> </ul>	<ul style="list-style-type: none"> <li>Share information, mentoring support, advice and network introductions generously</li> </ul>
<ul style="list-style-type: none"> <li>Act as a connector helping others form supportive development relationships</li> </ul>	<ul style="list-style-type: none"> <li>Ask open-ended questions and coach to help others develop valuable thinking, planning and relationship skill</li> </ul>	<ul style="list-style-type: none"> <li>Provide opportunities on the job that help team members develop new knowledge, skills and abilities for career growth</li> </ul>
<ul style="list-style-type: none"> <li>Develop trusted resources to serve as sounding board for ethical issues encountered</li> </ul>	<ul style="list-style-type: none"> <li>Engage in role play practice, teaching, mentoring and modeling practitioner activities that support others' growth</li> </ul>	<ul style="list-style-type: none"> <li>Create systems to coach, train, mentor, and develop team member in areas that bring value to clients and the business</li> </ul>
	<ul style="list-style-type: none"> <li>Guide team members to understand career path options and requirements in support of growth and promotions</li> </ul>	

## Personal Brand Development

Creates an authentic and compelling value proposition with branding that attracts and conveys value to clients

FOUNDATIONAL	INTERMEDIATE	ADVANCED
<ul style="list-style-type: none"> <li>Articulate the value of financial planning to different stakeholders</li> </ul>	<ul style="list-style-type: none"> <li>Continue to clarify values, goals, strengths and core capabilities to direct personal brand communication and career path pursuit</li> </ul>	<ul style="list-style-type: none"> <li>Reflect and identify any career goals for contributions to the team, organization, profession and/or practitioner community</li> </ul>
<ul style="list-style-type: none"> <li>Create a positive personal brand in alignment with the organization and personal career values, skills and core competencies</li> </ul>	<ul style="list-style-type: none"> <li>Conduct periodic review of practitioner and leadership activities and career direction to strengthen alignment with career goals</li> </ul>	<ul style="list-style-type: none"> <li>Pursue opportunities that align to desired personal career goals and leadership contributions to the organization/profession</li> </ul>
<ul style="list-style-type: none"> <li>Explore finding a niche with right type/size of practice and segment of clients that maps to personal career goals and values</li> </ul>	<ul style="list-style-type: none"> <li>Further refine and develop practice niche with right type/size of practice and segment of clients to guide growth, development and career path</li> </ul>	<ul style="list-style-type: none"> <li>Continue to gain specialty and differentiating expertise that brings clients greater value</li> </ul>

## Business Development

Applies skills and methods to aid acquiring and maintaining client relationships according to brand messaging and business plans

FOUNDATIONAL	INTERMEDIATE	ADVANCED
<ul style="list-style-type: none"> <li>Build an online presence that aligns to core skills, values and type of practice</li> </ul>	<ul style="list-style-type: none"> <li>Identify and develop specialty practitioner areas of knowledge, skills and expertise that bring differentiated value to clients</li> </ul>	<ul style="list-style-type: none"> <li>Develop strategies that expand connections with centers of influence leading to direct and indirect business development</li> </ul>
	<ul style="list-style-type: none"> <li>Strengthen online presence and professional referral network by being a connector</li> </ul>	<ul style="list-style-type: none"> <li>Treat referrals as clients with personal and caring relationships</li> </ul>
	<ul style="list-style-type: none"> <li>Spread core messages regarding the value of financial planning</li> </ul>	<ul style="list-style-type: none"> <li>Demonstrate follow-up and follow-through pacing according to client interest and motivation</li> </ul>

## Business Model Innovation

Takes a long view of the market to challenge status quo, identify potential threats and opportunities, and create new paradigms for delivering financial planning value to clients

FOUNDATIONAL	INTERMEDIATE	ADVANCED
<ul style="list-style-type: none"> <li>Develop understanding of scenario planning and risk mitigation to create new business models that provide scalable profit</li> </ul>	<ul style="list-style-type: none"> <li>Review practice processes and systems for continuous improvement and new business opportunities</li> </ul>	<ul style="list-style-type: none"> <li>Message the value of financial planning to underserved segments with new outreach and business models</li> </ul>
<ul style="list-style-type: none"> <li>Approach innovation and strategy from different angle</li> </ul>	<ul style="list-style-type: none"> <li>Learn from other helping service professions to explore methods for improving business model and services</li> </ul>	<ul style="list-style-type: none"> <li>Develop and launch innovations at the right scale in the relevant markets</li> </ul>





## Critical Thinking

Includes a collection of knowledge, skills and behaviors for taking charge of one's thinking, monitoring, and improving it in order to help clients solve problems and make decisions with sound judgment for achieving their goals.

### Sub-Competencies

**Expands  
Perspective**

**Resourceful  
Data Review**

**Monitors Quality  
of Thinking**

**Develops  
Helpful Thinking  
Habits**

**Client-Centered  
Analysis**

**Provides  
Sound  
Judgment**

#### FOUNDATIONAL

- Keeps an open mind and gathers diverse data
- Recognizes personal biases and relates client information clearly
- Connects data to goals and uses planning tools like checklists
- Focuses on understanding the client's goals and values

#### INTERMEDIATE

- Applies psychology and bias awareness in planning
- Identifies critical data for conversation and comparison
- Uses stress-test processes and planning checklists
- Enters meetings with open mindset and integrated ideas

#### ADVANCED

- Deepens expertise with advanced, diverse learning
- Designs internal systems for client progress analysis
- Identifies and mitigates planning assumptions and blind spots
- Builds strategy for lifetime client service and feedback exchange

## Expands Perspective

Integrates different ideas, data, experience and perspectives and applies information, knowledge and expertise to deliver optional advice and solutions to best serve the client's needs

FOUNDATIONAL	INTERMEDIATE	ADVANCED
<ul style="list-style-type: none"> <li>Gather and analyze information from a diverse set of sources and individuals to fully understand an issue</li> </ul>	<ul style="list-style-type: none"> <li>Develop understanding of relevant applied psychology concepts including mindsets, biases, values and belief systems</li> </ul>	<ul style="list-style-type: none"> <li>Continue to expand base of knowledge and experience with exposure to new ideas and advanced thinking beyond usual topics</li> </ul>
<ul style="list-style-type: none"> <li>Keep an open mind to diverse ideas and different ways of thinking.</li> </ul>	<ul style="list-style-type: none"> <li>Advance learning on various investment strategies and cash flow solutions</li> </ul>	<ul style="list-style-type: none"> <li>Demonstrate advanced understanding and application of strategic planning (i.e., inquirydriven styles, legacy planning, family dynamics)</li> </ul>
	<ul style="list-style-type: none"> <li>Choose purposes and goals that are fair-minded, considering the relevant needs and rights of others</li> </ul>	<ul style="list-style-type: none"> <li>Increase exposure and consideration of diverse perspectives (i.e., data-informed, clientbased, varied expert-informed)</li> </ul>

## Resourceful Data Review

Digs deeply to collect and review the relevant and necessary data for aiding clients in making decisions and acting to achieve their financial planning goals

FOUNDATIONAL	INTERMEDIATE	ADVANCED
<ul style="list-style-type: none"> <li>Recognize and label all client information (i.e., family names, assets, policies)</li> </ul>	<ul style="list-style-type: none"> <li>Identify data pointing to critical conversations with clients for clarifying historic and future decision-making</li> </ul>	<ul style="list-style-type: none"> <li>Build a career track program for associates to develop skills to advance in data review and analysis</li> </ul>
<ul style="list-style-type: none"> <li>Recognize applicable tax laws and implications for client planning scenarios</li> </ul>	<ul style="list-style-type: none"> <li>Assemble data to clearly illustrate alternative scenarios for client planning</li> </ul>	<ul style="list-style-type: none"> <li>Design and apply system for assessing client progress, reevaluation, and improvement</li> </ul>
<ul style="list-style-type: none"> <li>List all client life goals and values (i.e., what is fulfillment)</li> </ul>	<ul style="list-style-type: none"> <li>Demonstrate advanced data review and analysis</li> </ul>	<ul style="list-style-type: none"> <li>Provide opportunities for staff sharing and discussing information to identify helpful meta-themes and patterns for specific clients and/or across clients and the business</li> </ul>
<ul style="list-style-type: none"> <li>Demonstrate understanding of client information (i.e., how asset is registered)</li> </ul>		

## Monitors Quality of Thinking

Recognizes assumptions, inferences, biases and points of view entering a client engagement and directly assesses the quality and appropriateness of the thinking for the client's situation

FOUNDATIONAL	INTERMEDIATE	ADVANCED
<ul style="list-style-type: none"> <li>Accurately summarize and interpret data with recognition of personal biases that may impact outcomes</li> </ul>	<ul style="list-style-type: none"> <li>Apply process and checklists to perform critical stress-test analysis of plan scenarios across all plan areas</li> </ul>	<ul style="list-style-type: none"> <li>Pursue learning that challenges personal biases and assumptions in technical areas and values</li> </ul>
	<ul style="list-style-type: none"> <li>Relate to how clients prioritize and hold money beliefs, investment styles, and life values</li> </ul>	<ul style="list-style-type: none"> <li>Compare and contrast your process and planning style with other firms to improve practices</li> </ul>
	<ul style="list-style-type: none"> <li>Create and institute processes with checklist to minimize bias and errors in planning</li> </ul>	<ul style="list-style-type: none"> <li>When change is planned, identify and plan for impact on others</li> </ul>

## Develops Helpful Thinking Habits

Aims to improve the quality and appropriateness of one's thinking for client engagements with intention by practicing thinking habits and routines to address risks and weaknesses in thinking

FOUNDATIONAL	INTERMEDIATE	ADVANCED
<ul style="list-style-type: none"> <li>Connect data to goals and values to envision and construct the plan</li> </ul>	<ul style="list-style-type: none"> <li>Test different theories that oppose or differ from your beliefs</li> </ul>	<ul style="list-style-type: none"> <li>Design strategy for continual service model for client lifetime</li> </ul>
<ul style="list-style-type: none"> <li>Develop a checklist and timeline for repeated processes</li> </ul>	<ul style="list-style-type: none"> <li>Build space and process to enter client work and meetings with a fresh and open mindset</li> </ul>	<ul style="list-style-type: none"> <li>Build relationships with early career planners to provide fresh perspective on planning views and techniques</li> </ul>
<ul style="list-style-type: none"> <li>Anticipate needs and prioritize action steps</li> </ul>	<ul style="list-style-type: none"> <li>Creatively integrate different ideas and perspectives</li> </ul>	<ul style="list-style-type: none"> <li>Link goals, issues, and underlying values and motivations to identify strategic direction</li> </ul>

## Client-Centered Analysis

Applies understanding of the client's financials, life goals, challenges and priorities beyond the numbers as a central focus for plan analysis and recommendations

FOUNDATIONAL	INTERMEDIATE	ADVANCED
<ul style="list-style-type: none"> <li>Seek client insights including perspectives, values, goals, and experiences</li> </ul>	<ul style="list-style-type: none"> <li>Integrate the financials with goals and values to aid telling a compelling story for client understanding of current state and future</li> </ul>	<ul style="list-style-type: none"> <li>Identify areas of planning weakness and for growth to address through continuous earning resources</li> </ul>
	<ul style="list-style-type: none"> <li>Compare and contrast scenarios to create awareness and understanding of potential challenges (i.e., health, financial, life change)</li> </ul>	<ul style="list-style-type: none"> <li>Model effective feedback exchange and application</li> </ul>
		<ul style="list-style-type: none"> <li>Cultivate new knowledge and skills relevant to clients, technological, ethical, financial and business issues, trends and advancements</li> </ul>
		<ul style="list-style-type: none"> <li>Transfer your learning with support and participation such as mentoring, coaching, teaching, and community learning</li> </ul>

## Provides Sound Judgement

Applies broad knowledge and expertise when addressing client questions and plan priorities, clearly defining topic and taking critical data into account for offering pragmatic options and recommendations that will best serve client's interests

FOUNDATIONAL	INTERMEDIATE	ADVANCED
<ul style="list-style-type: none"> <li>Apply knowledge and experience to determine available options and solutions for the issue at hand</li> </ul>	<ul style="list-style-type: none"> <li>Apply broad knowledge and seasoned experience to address complex/critical issues</li> </ul>	<ul style="list-style-type: none"> <li>Apply broad knowledge and seasoned experience to address increasingly complex issues</li> </ul>
	<ul style="list-style-type: none"> <li>Evaluates sources of information, ideas, techniques for relevance and reliability</li> </ul>	<ul style="list-style-type: none"> <li>Examine current and recurring challenges to better understand the situation, relationship, and dynamics at play for best path forward</li> </ul>
	<ul style="list-style-type: none"> <li>Determine the extent to which possible additional information might strengthen or weaken an issue at hand</li> </ul>	<ul style="list-style-type: none"> <li>Make tough, pragmatic decisions when necessary</li> </ul>



## Client Communication & Care

Includes a collection of knowledge, skills and behaviors that aids the financial planner in building a collaborative client relationship and integrating their technical and client knowledge so that the client builds trust and gains optimal value from a financial planning experience.

### Sub-Competencies

High Impact  
Communication

Client  
Experience

Prioritization

Drive for Client  
Success

Financial  
Coaching

Integrates  
Behavioral  
Finance

Financial  
Counseling

#### FOUNDATIONAL

- Builds rapport through empathetic listening and clear messaging
- Clarifies goals and values during early client conversations
- Maintains a consistent communication cadence and meeting structure
- Encourages client ownership and responsibility

#### INTERMEDIATE

- Uses storytelling and visuals to support client understanding
- Implements a communication plan across the client journey
- Collaboratively sequences client goals and planning activities
- Identifies client barriers and reinforces motivation

#### ADVANCED

- Customizes communication for personality and scenario
- Enhances client ease with digital solutions and personalized service
- Leads prioritization in complex planning engagements
- Proactively addresses client reluctance and hidden barriers



## High Impact Communication

Seeks to learn the client beyond the numbers, sets clear process expectations and delivers well-framed messages and plan presentations aimed to meet client needs and fuel action

FOUNDATIONAL	INTERMEDIATE	ADVANCED
<ul style="list-style-type: none"> <li>Focus on the client as a person using engaging questions to build connection and rapport</li> </ul>	<ul style="list-style-type: none"> <li>Use vivid language, examples and illustrations to convey information in a language client understands</li> </ul>	<ul style="list-style-type: none"> <li>Culminate and integrate personal knowledge of client in communication to reinforce interest, care and concern</li> </ul>
<ul style="list-style-type: none"> <li>Deliver clear, organized and succinct messages tailored for your audience</li> </ul>	<ul style="list-style-type: none"> <li>Leverage a variety of methods to meaningfully connect with client (i.e., appreciative inquiry, empathetic listening, and motivational interviewing)</li> </ul>	<ul style="list-style-type: none"> <li>Handle questions with poise and careful consideration, answering concisely and encouraging follow-up</li> </ul>
<ul style="list-style-type: none"> <li>Increase the use of nonverbal cues to clarify intent such as interest, confidence, listening, understanding, care and concern</li> </ul>	<ul style="list-style-type: none"> <li>Demonstrate candor, poise, care and empathy in discussing potentially sensitive topics with clients</li> </ul>	<ul style="list-style-type: none"> <li>Reinforce the client's values and goals repeatedly throughout client engagement with verbal and written communication</li> </ul>
<ul style="list-style-type: none"> <li>Respond honestly when you cannot answer a question and follow through to supply answers and helpful information</li> </ul>	<ul style="list-style-type: none"> <li>Read client verbal and nonverbal actions to gain insight and adjust communication as needed</li> </ul>	<ul style="list-style-type: none"> <li>Develop client communication plans in CRM for team to follow with action plan prompts for clients</li> </ul>
<ul style="list-style-type: none"> <li>Listens attentively to understand client</li> </ul>	<ul style="list-style-type: none"> <li>Convey client understanding by painting a picture of client goals, values and how the plan supports them with actions and data</li> </ul>	<ul style="list-style-type: none"> <li>Teach and mentor others regarding communication styles and framing information for varied purposes, personalities, and situation</li> </ul>

## Client Experience

Orchestrates a methodical process and pace of delivering client service while ensuring a quality client experience and driving continuous improvement in processes and products

FOUNDATIONAL	INTERMEDIATE	ADVANCED
<ul style="list-style-type: none"> <li>Provide clear structure with roles, expectations, timeline and potential outcomes for client engagement</li> </ul>	<ul style="list-style-type: none"> <li>Implement a communication plan that builds client clarity and confidence in the process from beginning to end</li> </ul>	<ul style="list-style-type: none"> <li>Leverage digital client solutions to enhance client's ease and experience with scheduling, communication, reviewing their finances, making choices and taking action toward their goals</li> </ul>
<ul style="list-style-type: none"> <li>Interview the client to conduct meaningful conversations and valuable data collection</li> </ul>	<ul style="list-style-type: none"> <li>Construct conversations to aid client in defining and differentiating critical needs, wants and expectations</li> </ul>	<ul style="list-style-type: none"> <li>Apply data insights and client feedback to continuously improve the client experience</li> </ul>
<ul style="list-style-type: none"> <li>Collaborate with client to capture, clarify and confirm goals and values</li> </ul>	<ul style="list-style-type: none"> <li>Test initial plan design direction with client using visioning and storytelling for client input to confirm or modify final plan design</li> </ul>	<ul style="list-style-type: none"> <li>Support team role-playing practice and involvement to improve client experience</li> </ul>
<ul style="list-style-type: none"> <li>Implement a client communication cadence keeping client informed and engaged in planning process</li> </ul>	<ul style="list-style-type: none"> <li>Ensure optimal client service with every touchpoint and interaction through seeking feedback</li> </ul>	<ul style="list-style-type: none"> <li>Provide strategic value to clients as trusted advisor and connector with expert referrals and guidance from professional network on critical matters beyond financial plan</li> </ul>
<ul style="list-style-type: none"> <li>Bring focus to each moment with clients, mentally preparing for each conversation and meeting and eliminating distractions</li> </ul>	<ul style="list-style-type: none"> <li>Study and stay current on clients' lives, families and businesses as relevant to client relationship, engagement and success</li> </ul>	<ul style="list-style-type: none"> <li>Where practical, integrate business processes and practices with those of clients</li> </ul>
	<ul style="list-style-type: none"> <li>Convey continued commitment to understanding and doing what's best for client value and success</li> </ul>	<ul style="list-style-type: none"> <li>Benchmark your client practices and processes against other respected practitioners to stimulate learning and improvements</li> </ul>

## Prioritization

Collaborates with client to prioritize and sequence financial planning topics and needs for analysis and solutions such that the client is not overwhelmed and more likely to act on advice

FOUNDATIONAL	INTERMEDIATE	ADVANCED
<ul style="list-style-type: none"> <li>Organizes work, sets priorities, and determines resource requirements</li> </ul>	<ul style="list-style-type: none"> <li>Guide conversations to stay on track and focused on client's main goals and values</li> </ul>	<ul style="list-style-type: none"> <li>Orchestrate the prioritization, sequencing and pace of planning activities with client collaboration for increasingly complex client engagements</li> </ul>
<ul style="list-style-type: none"> <li>Use available resources to get more done with less; all without losing focus</li> </ul>	<ul style="list-style-type: none"> <li>Negotiates adjustments in timelines when appropriate</li> </ul>	<ul style="list-style-type: none"> <li>Focus on planning and relationship activities that will deliver high value and client success</li> </ul>
<ul style="list-style-type: none"> <li>Help client keep plan simple and targeted on top goals and values vs. overwhelming client with information to impress</li> </ul>	<ul style="list-style-type: none"> <li>Help client sequence goals and plan activities for client engagements</li> </ul>	<ul style="list-style-type: none"> <li>Utilizes strategic plans daily</li> </ul>
	<ul style="list-style-type: none"> <li>Determines sequence of activities and the resources needed to achieve goals</li> </ul>	

## Drive for Client Success

Conveys a commitment to understand and recommend what's best for the client while using client insights to pace the relationship, co-create goals and action steps, and motivate action according to client goals

FOUNDATIONAL	INTERMEDIATE	ADVANCED
<ul style="list-style-type: none"> <li>Use expansive interview questions to increase client sharing of goals and values</li> </ul>	<ul style="list-style-type: none"> <li>Listen for deeper insights and hidden issues to probe and address relevant to relationship and plan</li> </ul>	<ul style="list-style-type: none"> <li>Develop an internal process for team to encourage client sharing, identifying, and solving hurdles to progress, and creating momentum in the client engagement</li> </ul>
<ul style="list-style-type: none"> <li>Reflect to client what is heard for clarifying and confirming goals and needs</li> </ul>	<ul style="list-style-type: none"> <li>Expand knowledge to collaborate with client creating more robust goals for planning</li> </ul>	<ul style="list-style-type: none"> <li>Assess and communicate with client on unspoken barriers or reluctance to move forward with plan</li> </ul>
<ul style="list-style-type: none"> <li>Maintain client confidence in plan and motivate client engagement and action</li> </ul>	<ul style="list-style-type: none"> <li>Develop motivation interview tools to capture expansive topics and issues that may impact plan direction and client willingness to act</li> </ul>	<ul style="list-style-type: none"> <li>Anticipate client needs for new information relevant to their values, goals, and situations</li> </ul>
<ul style="list-style-type: none"> <li>Maintain frequent communication cadence to convey commitment to relationship, plan progress, and client success</li> </ul>	<ul style="list-style-type: none"> <li>Aid client in continual reviewing and connecting their actions to plan goals, progress indicators, and life goals and values</li> </ul>	<ul style="list-style-type: none"> <li>Display courage and diplomacy to disagree or challenge client's thinking as helpful without being disagreeable</li> </ul>
<ul style="list-style-type: none"> <li>Perform role with initiative, discipline, drive and persistence to bring value to clients</li> </ul>	<ul style="list-style-type: none"> <li>Display an appropriate response to client and encourage client to move forward on activities central to their goals and plan</li> </ul>	<ul style="list-style-type: none"> <li>Model commitment to excellence and creativity in solutions that will increase client value and likelihood to achieve goals</li> </ul>

## Financial Coaching

Leverages coaching skills such as asking powerful questions and helping clients envision the future to change financial behaviors, adopt new habits, implement plans and achieve their life goals

FOUNDATIONAL	INTERMEDIATE	ADVANCED
<ul style="list-style-type: none"> <li>Empower clients to take responsibility for their decisions</li> </ul>	<ul style="list-style-type: none"> <li>Reach agreement with client on what coaching is vs. is not, expectations, parameters, and success measures for financial coaching engagement</li> </ul>	<ul style="list-style-type: none"> <li>Use awareness of self, client, financial behavior, and intuition to benefit clients</li> </ul>
<ul style="list-style-type: none"> <li>Create and maintain a mindset that is open, curious, flexible and client-centered</li> </ul>	<ul style="list-style-type: none"> <li>Partner with client to agree on what they want to achieve, resolve, and change with financial coaching relationship and process</li> </ul>	<ul style="list-style-type: none"> <li>Partner with client to cultivate a safe and supportive engagement allowing open sharing and mutual respect and trust</li> </ul>
	<ul style="list-style-type: none"> <li>Recognize, inquire and probe when there is more to what the client is communicating</li> </ul>	<ul style="list-style-type: none"> <li>Notice patterns and shifts in the client's behaviors during and across conversations to discern and integrate insights to process and plan</li> </ul>
	<ul style="list-style-type: none"> <li>Invite client to generate ideas for actions that will aid them in making progress toward their financial goals</li> </ul>	<ul style="list-style-type: none"> <li>Evoke client awareness to their beliefs, motivations and values behind their behaviors that support or limit their goals through inquiry, silence, metaphors and other coaching technique</li> </ul>
	<ul style="list-style-type: none"> <li>Help the client celebrate establishing new financial habits, plan progress and success</li> </ul>	<ul style="list-style-type: none"> <li>Cultivate client's learning regarding barriers and supports to their financial plan progress and resources that will further support them</li> </ul>
		<ul style="list-style-type: none"> <li>Be fully present in the moment with clients helping them feel they are the most important people in the room</li> </ul>



## Integrates Behavioral Finance

Applies understanding of how human emotions, psychological traits, values, cognitive biases, and motivations relate to client financial beliefs, decisions and actions to help clients gain insights and take action that will serve their financial goals and well-being

FOUNDATIONAL	INTERMEDIATE	ADVANCED
<ul style="list-style-type: none"> <li>Develop a basic understanding of the psychology behind why and how clients make their financial decisions</li> </ul>	<ul style="list-style-type: none"> <li>Develop deep insights and skills with coursework and other learning to identify and address financial health behaviors and issues in client engagements</li> </ul>	<ul style="list-style-type: none"> <li>Assist clients in integrating extended family into legacy planning with behavioral finance understanding, tools, skills and applications</li> </ul>
<ul style="list-style-type: none"> <li>Identify client triggers that could restrict their ability to make sound financial choices and develop strategies to ensure your professional counsel is penetrating behavior firewalls</li> </ul>	<ul style="list-style-type: none"> <li>Observe and identify specific client behaviors supporting or limiting their financial health goals and values through client engagement</li> </ul>	<ul style="list-style-type: none"> <li>Coach team in financial behavior principles, identifying client's behaviors and beliefs that limit their financial health, and assisting them in changing those behaviors based on their goals</li> </ul>
	<ul style="list-style-type: none"> <li>Leverage behavioral finance tools to review client observations of behaviors, biases, and money scripts to build a client map</li> </ul>	<ul style="list-style-type: none"> <li>Expand practitioner community understanding of financial behaviors that limit and support financial health goals and values</li> </ul>
	<ul style="list-style-type: none"> <li>Facilitate client conversations and other communication with financial behavior insights helping the client move planning forward toward financial health goals</li> </ul>	

## Financial Counseling

Integrates counseling skills such as therapeutic interviews and techniques to aid clients who face financial planning challenges as individuals, couples and families

FOUNDATIONAL	INTERMEDIATE	ADVANCED
<ul style="list-style-type: none"> <li>Identify your own beliefs about money, including money scripts, money history, how money operated in your family of origin and how your view of money has progressed throughout life</li> </ul>	<ul style="list-style-type: none"> <li>Pursue learning, formal training and experience in financial therapy practices to understand the foundations of providing financial counseling</li> </ul>	<ul style="list-style-type: none"> <li>Pursue advanced learning and direct client experience to increase financial counseling and therapy knowledge and skills</li> </ul>
<ul style="list-style-type: none"> <li>Build a sense of financial wellness within yourself (Identify what financial wellness means for you)</li> </ul>	<ul style="list-style-type: none"> <li>Incorporate a systematic process in providing client financial counseling services</li> </ul>	<ul style="list-style-type: none"> <li>Develop team policies and procedures for client financial counseling services for optimal outcomes and reduction of liability in exceeding competency level</li> </ul>
<ul style="list-style-type: none"> <li>Identify potential areas of abuse within the planner/client relationship</li> </ul>	<ul style="list-style-type: none"> <li>Identify when to incorporate financial counseling into the standard planning process and be clear with your clients on your specific role in the relationship</li> </ul>	<ul style="list-style-type: none"> <li>Incorporate best practices and ethical oversight for maintaining skills and delivering financial counseling</li> </ul>
<ul style="list-style-type: none"> <li>Identify different modalities of financial counseling</li> </ul>	<ul style="list-style-type: none"> <li>Guide individuals, couples or family clients to become aware of their beliefs regarding their money history and how it impacts their current financial decisions</li> </ul>	<ul style="list-style-type: none"> <li>Teach, mentor and supervise others to practice skilled and ethical financial counseling in service to clients' financial wellbeing goals</li> </ul>
	<ul style="list-style-type: none"> <li>Identify and discuss with a supervisor and therapist your personal emotional responses and projections to client situations and its impact on client care and interaction</li> </ul>	



## Advance the Profession

Includes a collection of knowledge, skills and behaviors for expanding capability, capacity, reach and positive impact of the financial planning profession.

### Sub-Competencies

#### Professional Advocacy

#### Growing the Financial Planning Community

#### Pro Bono Service

#### FOUNDATIONAL

- Understands key laws and policies impacting the profession
- Shares information about financial planning with peers and the public
- Identifies communities in need of financial planning support

#### INTERMEDIATE

- Participates in advocacy efforts and leverages FPA resources
- Actively engages in professional associations and peer education
- Collaborates on pro bono efforts and raises awareness within the community

#### ADVANCED

- Develops and leads advocacy campaigns or legislative engagement
- Presents on behalf of the profession to influence decision-makers
- Builds long-term strategies to ensure equity and sustained community impact

## Professional Advocacy

Participate in advocacy efforts at the state and national level, impacting the financial planning profession and other policy-related news and communications

FOUNDATIONAL	INTERMEDIATE	ADVANCED
<ul style="list-style-type: none"> <li>Identify the strengths and resources of clients and peers and the factors that affect them</li> </ul>	<ul style="list-style-type: none"> <li>Share resources and tools that are appropriate for expanding reach of the profession</li> </ul>	<ul style="list-style-type: none"> <li>Carry out a plan of action and reflect/evaluate effectiveness of advocacy efforts</li> </ul>
<ul style="list-style-type: none"> <li>Understand the laws and regulations that impact the financial planning profession</li> </ul>	<ul style="list-style-type: none"> <li>Develop a plan of action and identify allies that can be used to alert the community</li> </ul>	<ul style="list-style-type: none"> <li>Share research and professional expertise with clients and community members in appropriate ways</li> </ul>
	<ul style="list-style-type: none"> <li>Use FPA's Policy Center to stay informed on potential federal legislation that could impact the financial planning professional</li> </ul>	<ul style="list-style-type: none"> <li>Collaboratively prepare and present materials and information to influence decision makers, legislators, and policy makers, ensuring that the financial planning profession's voice is central</li> </ul>
		<ul style="list-style-type: none"> <li>Builds strategies to ensure sustained support for the implementation of equitable policies that positively impact the profession</li> </ul>

## Growing the Financial Planning Community

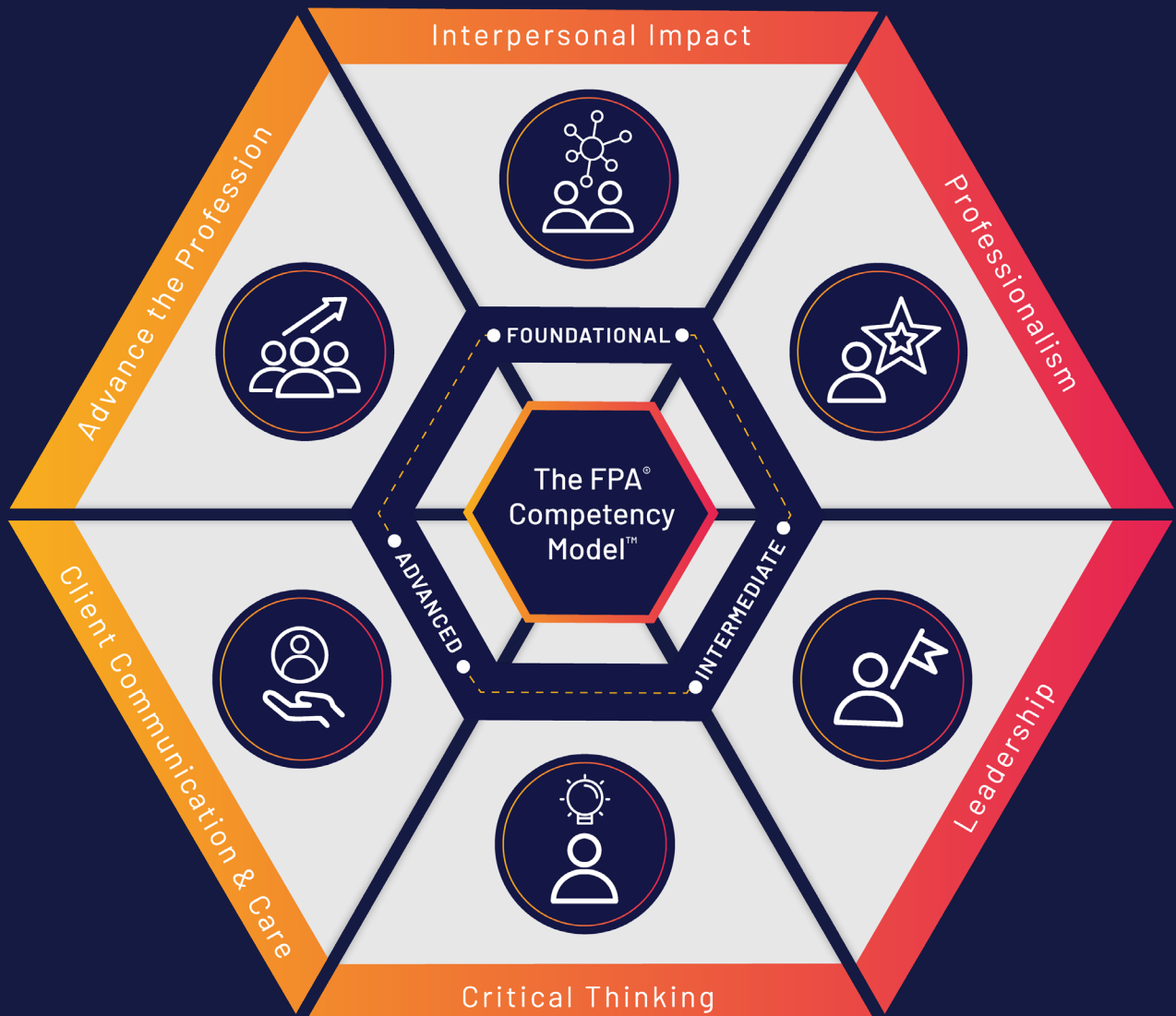
Provides a collaborative space for advisors to learn and grow alongside their peers, promoting accessibility, diversity, and inclusion

FOUNDATIONAL	INTERMEDIATE	ADVANCED
<ul style="list-style-type: none"> <li>Encourage questions and share information about the financial planning profession</li> </ul>	<ul style="list-style-type: none"> <li>Value commitment to professional service including active participation in professional organizations</li> </ul>	<ul style="list-style-type: none"> <li>Collaboratively prepare and present materials and information to influence decision makers, legislators, and policy makers, ensuring that the financial planning profession's voice is central</li> </ul>
		<ul style="list-style-type: none"> <li>Prepare convincing data and rationales for public awareness</li> </ul>
		<ul style="list-style-type: none"> <li>Builds strategies to ensure sustained support for the implementation of equitable policies that positively impact the profession</li> </ul>

Pro-Bono Service

Improves the financial lives of individuals while expanding access to quality financial services

FOUNDATIONAL	INTERMEDIATE	ADVANCED
<ul style="list-style-type: none"><li>Identify communities affected by lack of financial planning understanding</li></ul>	<ul style="list-style-type: none"><li>Analyzes a situation and identifies the legal and non-legal issues</li></ul>	<ul style="list-style-type: none"><li>Maintain open dialogue with communities and clients through providing information, support, and expertise</li></ul>
	<ul style="list-style-type: none"><li>Identifies the roles, interests, and objectives of key stakeholders</li></ul>	<ul style="list-style-type: none"><li>Think beyond one’s own reputation to the reputation of the financial planning profession as a whole</li></ul>
	<ul style="list-style-type: none"><li>Collaborate with other experienced financial planners to build a strong reputation for the profession</li></ul>	





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