



At A Glance



FINANCIAL
PLANNING
ASSOCIATION

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.

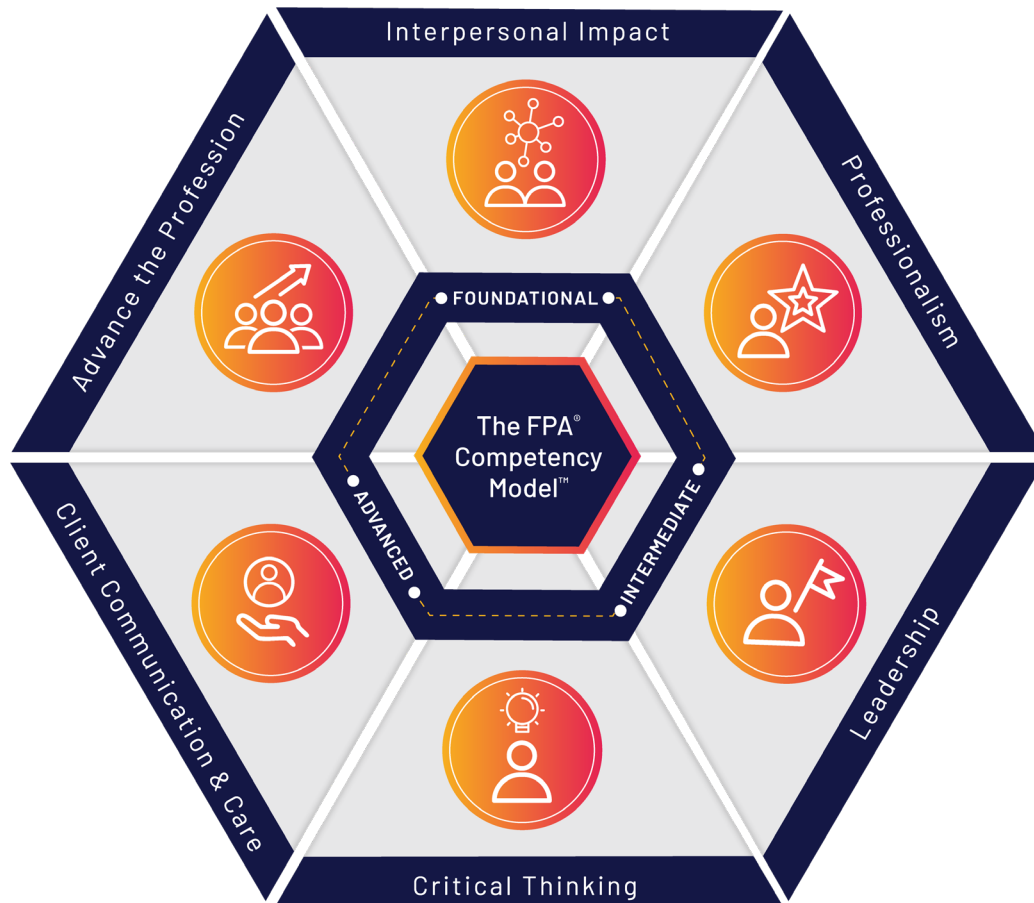
This is how we move financial planning forward—by recognizing and supporting the behavioral competencies that matter most in everyday client work.

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

Competency Focus

Building meaningful, effective relationships that positively influence clients, colleagues, and the profession. This behavioral competency is essential to delivering value as a financial planner and thriving in collaborative, client-centered environments.

Sub-Competencies

1 Cultural Effectiveness

2 Emotional Intelligence

3 Conveys Mature Confidence

4 Inspires Trust

5 Networks and Collaborates

Proficiency Overview

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



Professionalism

Competency Focus

Maximizing productivity, maintaining ethical practice, and responding resourcefully to new, ambiguous, and challenging situations in service to clients. This competency emphasizes integrity, adaptability, digital fluency, and a commitment to lifelong learning.

Sub-Competencies

1 Organization and Time-Management

2 Ethical Practice

3 Digital Fluency

4 Adaptability

5 Continuous Learning

Proficiency Overview

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



Leadership

Competency Focus

Advancing financial planning practice goals through others by fostering team development, personal influence, business growth, and professional innovation. Effective leadership brings relevancy and value to clients, organizations, and the profession.

Sub-Competencies

1 Builds Diverse and Effective Teams

2 Mentors and Develops Others

3 Personal Brand Development

4 Business Development

5 Business Model Innovation

Proficiency Overview

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



Critical Thinking

Competency Focus

Applies intentional and reflective thinking to support sound judgment, decision-making, and problem-solving that serve the client's best interests. This competency enhances a financial planner's ability to synthesize information, examine assumptions, and deliver quality analysis and advice.

Sub-Competencies

1 Expands Perspective

2 Resourceful Data Review

3 Monitors Quality of Thinking

4 Develops Helpful Thinking Habits

5 Client-Centered Analysis

6 Provides Sound Judgment

Proficiency Overview

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



Client Communication & Care

Competency Focus

Builds collaborative client relationships that integrate both technical and human insight to deliver a personalized financial planning experience. This competency supports trust, clear communication, and ongoing engagement that drives meaningful client outcomes.

Sub-Competencies

1 High Impact Communication

2 Client Experience

3 Prioritization

4 Drive for Client Success

5 Financial Coaching

6 Integrates Behavioral Finance

7 Financial Counseling

Proficiency Overview

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



Advance the Financial Planning Profession

Competency Focus

Expands the reach, capability, and positive impact of financial planning through professional advocacy, inclusive community-building, and service to the public. This competency supports the evolution of financial planning as a profession committed to equity, access, and lifelong contribution.

Sub-Competencies

- 1 Professional Advocacy
- 2 Growing the Financial Planning Community
- 3 Pro Bono Service

Proficiency Overview

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

The FPA® Competency Model™

The How-to Guide

The FPA Competency Model™ is your trusted framework for professional growth, designed to support you in delivering exceptional financial planning while developing the skills and confidence to lead at every stage of your career.

1

EXPLORE THE MODEL'S STRUCTURE

Start by familiarizing yourself with the key elements of the model:

- **Core Competency Topics** – The foundational skills, behaviors, and knowledge that define effective financial planning.
- **Proficiency Levels** – A clear progression from entry-level to advanced practice.
- **Behavioral Indicators** – Real-world examples that demonstrate what each competency looks like in action.

2

DISCOVER YOUR CURRENT PROFICIENCY LEVEL

FPA offers learning assessments to help you identify where you are within the model.

- Evaluate your current strengths
- Highlight areas for growth
- Align content based on your responses

3

FOLLOW YOUR SUGGESTED LEARNING PATH

Based on your assessment results or self-evaluation, explore curated resources aligned to your proficiency level:

- On-demand courses that develop specific competencies
- Recommended articles that deepen your understanding
- Programs and events that connect you with experts and peers

4

APPLY THE MODEL

Use the model as a living tool in your professional journey:

- Guide your annual learning goals
- Track your development as you move into new roles or areas of expertise
- Align your work with client expectations and best practices
- Prepare for new credentials or leadership roles within your organization or FPA

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NEED HELP GETTING STARTED?

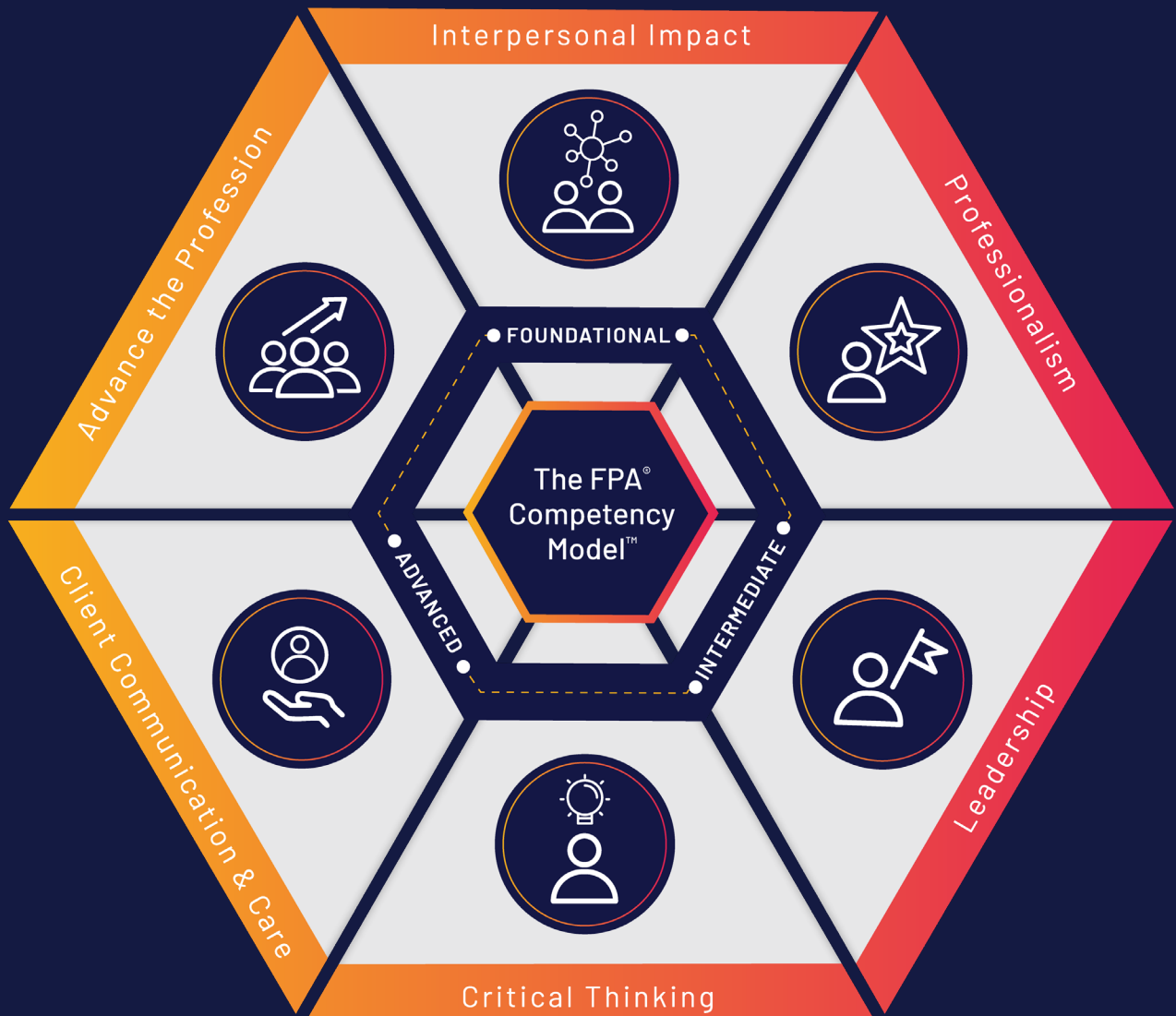
FPA is here to support your journey. Visit the FPA Learning Center to:

- Explore the Competency Model and resources
- Take your first learning assessment
- Access your personalized learning path

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GROW WITH PURPOSE. LEAD WITH CONFIDENCE.

The FPA Competency Model™ is more than a framework—it's your partner in professional development. Let it guide your next step, open new opportunities, and strengthen your impact as a financial planning professional.



FPA