

Table 2: Survey Question CFP Learning Objectives

Knowledge Topic	Client Psychology Learning Objective	Survey Question Used to Assess the Learning Objective
H.65. Client and planner attitudes, values, biases	a. Analyze a client's degree of risk tolerance and loss aversion and ensure recommendations are consistent with a client's risk propensity, attitudes, composure (e.g. past behaviors during market corrections), capacity, knowledge and needs.	• Align recommendations with a client's risk profile (RISK PROFILE)
	b. Explain how a client's psychology, background, preferred learning style, and values (socially conscious investor, etc.) impact the financial planning process.	• Avoid your own biases impacting planning recommendations (SELF-AWARENESS)
	c. Explain how a client's values, including cultural and religious values, and attitudes may impact their goals and the financial planning process.	• Incorporate client cultural and religious values into the financial planning process (VALUES)
H.66. Behavioral finance	a. Identify how cognitive biases and heuristics can impact financial decision-making.	• Identify how cognitive biases and heuristics impact a client's decision-making (BIASES)
	b. Describe how a client's psychology, such as their financial comfort zone, socialization, money beliefs, and past financial experiences and behaviors impact their objectives, goals, understanding, decision making, and actions.	• Help clients see how their past financial experiences impact their goals and objectives (EXPERIENCES)
H.67. Sources of money conflict	a. Identify a client's motivation for achieving their financial goals.	• Identify a client's motivation for achieving financial goals (MOTIVATION)
	b. Explain to the client the consequences of a lack of transparency with spouse or family when making financial decisions.	• Ensure that couples are being honest about their finances with each other (TRANSPARENCY)
	c. Identify areas of potential financial conflict between spouse and/or family.	• Mediate financial conflicts within client families (CONFLICT)
	d. Communicate the importance of agreeing on financial goals and objectives with spouse and/or family.	• Engage both partners in the planning process (PARTNERS) • Promote shared goals in client relationships (SHARED GOALS)
	e. Identify situations in which money may be used as a means of undue influence, control, or abuse in relationships (e.g. power imbalances, financial abuse, and financial enabling).	• Address financial abuse, control, and power in client relationships (ABUSE)
H.68. Principles of counseling	b. Demonstrate how a planner can develop a relationship of honesty and trust in client interaction.	• Establish trust in client relationships (TRUST)
	c. Select appropriate counseling and communication techniques for use with individual clients.	• Apply counseling-like skills to improve client outcomes (COUNSELING) • Use communication techniques for more effective client communication (COMMUNICATION)
H.69. General principles of effective communication	b. Apply active listening skills when communicating with clients.	• Apply active listening when working with your clients (LISTENING)
	c. Select appropriate counseling and communication techniques for use with individual clients.	• Know how or to whom to make a referral to a mental health practitioner (MENTAL HEALTH)
H.70. Crisis events with severe consequences	a. Plan/prepare/categorize and label funds to help clients navigate an unanticipated financial emergency.	• Assist clients in preparing for potential future financial emergencies (EMERGENCIES)
	b. Analyze how different types of financial or economic crises impact clients (e.g. market correction or economic decline).	• Assess the impact of economic crises on client plans (ECONOMIC CRISIS)
	c. Evaluate the potential impacts on short-term and long-term goals, including unexpected job and/or income loss and adverse health events.	• Assess the impact of personal crises (e.g., job loss, health issues) on client plans (PERSONAL CRISIS)
	d. Identify solutions to unanticipated asset allocation changes, adjustment for changes in risk tolerance and adapting to new norms.	• Identify solutions to asset allocation changes and risk tolerance after a crisis (CHANGE IN RISK)
	e. Communicate potential solutions, including government-offered solutions.	• Communicate potential solutions, including government-offered solutions during crisis (CRISIS SOLUTIONS)
	g. Demonstrate empathy, reliability, and competence to help clients navigate the implications of a crisis.	• Demonstrate empathy while navigating a client crisis (EMPATHY)
Note: H.68 a, H.69 a, and H.70 f merged into other relevant learning objective categories.		