




## Guide to Use of the CFP Marks by Education Partners

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Financial Planning Standards Board Ltd. (“FPSB”) owns the CFP, CERTIFIED FINANCIAL PLANNER and  certification and service marks (“CFP Marks”), and oversees the development of international CFP certification standards to benefit and protect consumers outside the United States. By meeting and maintaining FPSB’s licensing and affiliation requirements and standards, Financial Planning Standards Board India (FPSB India) is authorized to administer the CFP certification program in India. Individuals who have met FPSB India’s initial certification and renewal standards are authorized to use the following three marks in India:



CFP<sup>CM</sup>

CERTIFIED FINANCIAL PLANNER<sup>CM</sup>

A person’s use of the CFP Marks above identifies that he or she has met rigorous ethics, competency and professional practice standards to deliver personal financial planning services in India, as established by FPSB and locally adapted and administered by FPSB India in India.

To benefit and protect the public, FPSB India must ensure that the CFP Marks are protected and used properly in India, and that any person using the CFP Marks has met appropriate certification requirements. Unlike licenses to practice or educational credentials, the CFP certification and service marks must be used in compliance with trademark law in India.

If certification marks are used improperly, they could eventually lose their protective status. If this were to happen to the CFP Marks, CFP professionals would lose the differentiation of the certification and consumers would be unable to rely on the CFP certification as a mark of quality for professional personal financial planning. To prevent this, FPSB India requires all stakeholders to follow these guidelines for the use of the CFP Marks. Proper use of the CFP Marks by education partners is mandated through the contract with FPSB India.

Please familiarize yourself with the contents of this Guide before using the CFP Marks. FPSB India would review all materials that you are developing which feature the CFP Marks; please contact us at [info@fpsbindia.org](mailto:info@fpsbindia.org)

## **Sample Description**

The following is a sample of a description that accurately uses the CFP Marks and appropriate taglines. As you read through this document, you will learn specific rules that appear in this sample.


**The ABC Learning School is registered with FPSB India. As a FPSB India Education Partner, our courses satisfy FPSB India's education requirement, allowing an individual to sit for the CFP<sup>CM</sup> Certification Examination. Our program director, John Doe, is a CERTIFIED FINANCIAL PLANNER<sup>CM</sup> practitioner, and our instructors provide you with the most current information in financial planning.**

**Individuals can attain CFP<sup>CM</sup> certification after fulfilling the education requirement, passing the comprehensive CFP<sup>CM</sup> Certification Examination, demonstrating work experience and completing the ethics requirements. A CERTIFIED FINANCIAL PLANNER<sup>CM</sup> professional has attained financial planning's most prominent certification. For more information on ABC Learning School, FPSB India Education Partner, please visit [www.abclearningschool.edu](http://www.abclearningschool.edu)**

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**OR**

CFP<sup>CM</sup>, CERTIFIED FINANCIAL PLANNER<sup>CM</sup> and  are certification marks owned outside the U.S. by Financial Planning Standards Board Ltd. FPSB India administers the CFP certification program on FPSB's behalf, and is licensed to use the CFP marks, in India through agreement with FPSB.

ABC Learning School does not certify individuals to use the CFP<sup>CM</sup>, CERTIFIED FINANCIAL PLANNER<sup>CM</sup> and  Marks. CFP certification is granted only by FPSB and FPSB India to those persons who, in addition to completing an educational program such as provided by this FPSB India Education Partner, have met the ethics, experience and examination requirements.

## **INTRODUCTION: Fast Start**

The purpose of this FAST START is to get you going in the right direction, fast. For the detailed and comprehensive guidelines you must follow for proper reference of the marks; please refer to the appropriate section of this guide.

1. The CFP<sup>CM</sup>, CERTIFIED FINANCIAL PLANNER<sup>CM</sup> and  marks cannot be used to brand products or services owned by an organization. The marks may be referenced to describe an organization's affiliation with or participation in FPSB India's certification process.

You can say:

- ✓ ABC Learning School offers a review course for FPSB India's CFP<sup>CM</sup> Certification Examination.

You cannot say:

- ✓ ABC Learning School's CFP educational program


2. The CFP<sup>CM</sup> mark and CERTIFIED FINANCIAL PLANNER<sup>CM</sup> mark should be referenced exclusively with the following approved generic nouns: certificant, certification, credential, designation, exam/examination, mark, practitioner and professional.

You can say:

- ✓ John Doe is a CFP<sup>CM</sup> professional.

You cannot say:

- ✓ They are CFPs.
- ✓ CFP<sup>CM</sup> designation

3. Individuals who have met some, but not all, initial certification requirements are not authorized to use the CFP<sup>CM</sup>, CERTIFIED FINANCIAL PLANNER<sup>CM</sup> and  marks, or any variation of these marks. Organizations that offer programs affiliated with the CFP<sup>CM</sup> certification should not refer to students, or encourage students to refer to themselves, using such terms.

You can say:

- ✓ John is working to obtain the CFP<sup>CM</sup> certification and has applied for the CFP<sup>CM</sup> Certification Examination.

You cannot say:

- ✓ John is a CFP<sup>CM</sup> candidate.


4. The director of a FPSB India Education Partner should not refer to himself or herself as a “CFP Program Director.”

You can say:

- ✓ John Doe, Program Director, FPSB India Education Partner
- ✓ John Doe, CFP<sup>CM</sup>, Program Director, FPSB India Education Partner (assuming John Doe is a CFP<sup>CM</sup> professional)


You cannot say:


- ✓ John Doe, CFP<sup>CM</sup> Program contact

5. The CFP<sup>CM</sup>, CERTIFIED FINANCIAL PLANNER<sup>CM</sup> or  Marks may not be used as a part of an e-mail address, domain name or other Internet address.


### **Proper Trademark Reference for FPSB India Education Partners**

1. In accordance with the “Criteria for Registering a Financial Planning Curriculum with FPSB India,” all printed and electronic materials that reference the CFP Marks or refer to FPSB India’s certification process must be reviewed and approved prior to use.

2. When referencing the CFP<sup>CM</sup>, CERTIFIED FINANCIAL PLANNER<sup>CM</sup> or  Marks in printed or text materials always use the tagline below. The tagline should appear in that portion of the materials where the marks are used and in as close proximity to the marks as reasonably possible.


- ✓ CFP<sup>CM</sup>, CERTIFIED FINANCIAL PLANNER<sup>CM</sup> and  are certification marks owned outside the United States by Financial Planning Standards Board Ltd. FPSB India is the marks licensing authority for the CFP Marks in India, through agreement with FPSB.

**OR**

- ✓ CFP<sup>CM</sup>, CERTIFIED FINANCIAL PLANNER<sup>CM</sup> and \* are certification marks owned outside the U.S. by Financial Planning Standards Board Ltd. Financial Planning Standards Board India administers the CFP certification program on FPSB’s behalf, and is licensed to use the CFP marks, in India through agreement with FPSB.

*If you can't use the artwork, another option is to refer to it as "CFP Logo<sup>CM</sup>".*

3. Printed and electronic materials that refer to or discuss the CFP<sup>CM</sup> certification process must contain the following disclaimer:

[Your organization's name] does not certify individuals to use the CFP<sup>CM</sup>, CERTIFIED FINANCIAL PLANNER<sup>CM</sup> and  Marks. CFP certification is granted solely by FPSB and FPSB India to individuals who, in addition to completing an educational requirement such as this FPSB India Education Partner, have met ethics, experience and examination requirements.

*If you can't use the artwork, another option is to refer to it as "CFP Logo<sup>CM</sup>."*


4. FPSB India Education Partners that refer to the CFP Marks in program titles can do so upon FPSB India approval and only if the following four requirements are met:

a) The title is represented as one of the following or a pre-approved variant that has "CFP<sup>CM</sup> Certification" or "CERTIFIED FINANCIAL PLANNER<sup>CM</sup> Certification" as core words:

- ✓ CFP<sup>CM</sup> Certification Education Program
- ✓ CFP<sup>CM</sup> Certification Professional Education Program
- ✓ CFP<sup>CM</sup> Certification Financial Planning Education Program
- ✓ CERTIFIED FINANCIAL PLANNER<sup>CM</sup> Certification Education Program
- ✓ CERTIFIED FINANCIAL PLANNER<sup>CM</sup> Certification Professional Education Program
- ✓ CERTIFIED FINANCIAL PLANNER<sup>CM</sup> Certification Financial Planning Education Program

b) The word "certificate" is never used in the title along with the CFP Marks.

c) The following disclaimer must appear on all educational certificates provided by a FPSB India Education Partner and be clearly associated with the program title (in a legible font size proportional to the text being used):

This certificate indicates completion of the educational component of FPSB India's CFP<sup>CM</sup> certification program. To be authorized to use the CFP<sup>CM</sup>, CERTIFIED FINANCIAL PLANNER<sup>CM</sup> and  Marks, individuals must complete additional examination, experience and ethics requirements.

*If you can't use the artwork, another option is to refer to it as "CFP Logo<sup>CM</sup>."*

d) The CFP marks may not be referenced to describe your education program until the institution has been registered with FPSB India. If FPSB India terminates a program's registered status, the program must cease use of the CFP marks in program titles or descriptions immediately.

Correct Use:

✓ This educational program is registered with FPSB India. FPSB India is a certifying organization whose mission is to benefit the public by fostering professional standards in personal financial planning.

5. The CFP Marks must be referenced according to the rules in this guide as well as rules outlined in the CFP<sup>CM</sup> professional *Guide to Use of the CFP Certification Marks*. For example:

a) The CFP<sup>CM</sup> Mark must appear in all capital letters, without periods between the letters. The CERTIFIED FINANCIAL PLANNER<sup>CM</sup> Mark should appear in all capital letters or small cap font.

Correct Use:

- ✓ The program director, John Doe, is a CFP<sup>CM</sup> professional.
- ✓ Successful completion of ABC Learning School's program fulfills the education requirement for the CERTIFIED FINANCIAL PLANNER<sup>CM</sup> certification.
- ✓ CFP<sup>CM</sup> professionals have completed education, examination, experience and ethics requirements.

Misuse:

- ✓ The program director is a CFP professional.
- ✓ Successful completion of ABC Learning School's program fulfills the education requirement for the Certified Financial Planner certification.
- ✓ C.F.P. professionals teach our financial planning courses.

b) The CFP<sup>CM</sup> mark and CERTIFIED FINANCIAL PLANNER<sup>CM</sup> Mark should be referenced exclusively with FPSB India's approved nouns, which are certificant, certification, credential, designation, exam/examination, mark, practitioner and professional, to ensure that they refer to an individual who is certified by FPSB India or to describe the certification process. Unless the marks are used in headlines and/or publication titles, the first letter of the approved noun is not capitalized.

Correct Use:

- ✓ Jane Doe is a CFP<sup>CM</sup> professional.
- ✓ Once John became a CFP<sup>CM</sup> professional, he ordered 100 'Why You Should Choose a CERTIFIED FINANCIAL PLANNER<sup>CM</sup> Practitioner' brochures.

Misuse:

- ✓ Now that Jane has signed up for a FPSB India Education Partner, she intends to become a CFP.
- ✓ Those students are studying to become CERTIFIED FINANCIAL PLANNERS.
- ✓ Jane wants to become a CFP<sup>CM</sup> Professional.


6. The CFP<sup>CM</sup> mark should not be used as a parenthetical abbreviation for the CERTIFIED FINANCIAL PLANNER<sup>CM</sup> mark, or vice versa.

Correct Use:

- ✓ Jane Doe, CFP<sup>CM</sup>
- ✓ CERTIFIED FINANCIAL PLANNER<sup>CM</sup> professional
- ✓ He is preparing for the CFP<sup>CM</sup> Certification Examination.

Misuse:

- ✓ Jane Doe, CERTIFIED FINANCIAL PLANNER<sup>CM</sup> (CFP<sup>CM</sup>) professional
- ✓ ABC Learning School Company's review course will help you prepare for the CFP<sup>CM</sup> (CERTIFIED FINANCIAL PLANNER<sup>CM</sup>) Certification Examination.
- ✓ ABC Learning School University's financial planning program fulfills the educational component of the CERTIFIED FINANCIAL PLANNER<sup>CM</sup> (CFP<sup>CM</sup>) certification.


7. The CFP<sup>CM</sup>, CERTIFIED FINANCIAL PLANNER<sup>CM</sup> and  Marks may not be used as part of, or incorporated in, the name of a course title, course number or code.

Correct Use:

- ✓ Ethics for Financial Planners
- ✓ FP101 Introduction to Financial Planning

Misuse:

- ✓ CFP<sup>CM</sup> Ethics Course
- ✓ CFP101 Introduction to Financial Planning

8. The CFP<sup>CM</sup>, CERTIFIED FINANCIAL PLANNER<sup>CM</sup> and  Marks cannot be used to brand products or services owned and provided by an organization. The marks may be referenced to describe an organization's collaboration with or participation in FPSB India's certification process.




Correct Use:

- ✓ Completion of ABC Learning School's financial planning program fulfills the educational component, one of the four requirements of the CFP<sup>CM</sup> certification.
- ✓ ABC Learning School offers a review course in preparation for the CFP<sup>CM</sup> Certification Examination.
- ✓ ABC Learning School offers continuing education programs that help fulfill the CE requirement for CERTIFIED FINANCIAL PLANNER<sup>CM</sup> professionals.

Misuse:

- ✓ ABC Learning School offers a CFP<sup>CM</sup> educational program.
- ✓ ABC Learning School Company offers a CFP<sup>CM</sup> review course.
- ✓ ABC Learning School Company offers CFP<sup>CM</sup> continuing education programs and hours.

9. The director or staff of a FPSB India Education Partner should not use the CFP<sup>CM</sup>, CERTIFIED FINANCIAL PLANNER<sup>CM</sup> and  Marks in their title.

Correct Use:

- ✓ Director, FPSB India Education Partner
- ✓ Program Director, [Official Name of Program, as registered with FPSB India]
- ✓ Jane Doe, Program Contact for ABC Learning School's Education Partner
- ✓ John Doe, CFP<sup>CM</sup>, is on the faculty of our FPSB India registered Education Partner.

Misuse:

- ✓ CFP<sup>CM</sup> Program Director
- ✓ Director of CFP<sup>CM</sup> Program, ABC Learning School
- ✓ CERTIFIED FINANCIAL PLANNER<sup>CM</sup> Program Contact
- ✓ CFP<sup>CM</sup> faculty

10. The certification marks should always be associated with a CFP<sup>CM</sup> professional's name.

Correct Use:

- ✓ Jane Doe, CFP<sup>CM</sup>, is the program director for ABC Learning School's FPSB India Education Partner.

Misuse:

- ✓ ABC Learning School offers a FPSB India Education Partner, .


11. The full title for the CFP<sup>CM</sup> Certification Examination should be used in the first mention of text. After using the full title, you may simply refer to it as the exam.

Correct Use:

- ✓ After completing ABC Learning School's financial planning program, I sat for the CFP<sup>CM</sup> Certification Examination. The exam covers more than 100 financial planning topics.

Misuse:

- ✓ After completing ABC Learning School's financial planning program, I took the CFP<sup>CM</sup> Exam.
- ✓ In March, I sat for the CFP Certification Examination.


12. The CFP<sup>CM</sup>, CERTIFIED FINANCIAL PLANNER<sup>CM</sup> and  Marks should never be referred to as "titles" or "designations," but rather as a certification (collectively) or certification marks awarded by FPSB India.

Correct Use:

- ✓ The educational component of the CFP<sup>CM</sup> certification can be completed at ABC Learning School.
- ✓ Jane Doe earned the right to use the CERTIFIED FINANCIAL PLANNER<sup>CM</sup> mark three years ago.

Misuse:

- ✓ The educational component of the CFP<sup>CM</sup> designation can be completed at ABC Learning School.
- ✓ Jane Doe earned the right to use the CERTIFIED FINANCIAL PLANNER<sup>CM</sup> title three years ago.


13. The CFP<sup>CM</sup>, CERTIFIED FINANCIAL PLANNER<sup>CM</sup> or  Marks should not be used to modify the name of a FPSB India publication.

Correct Use:

- ✓ FPSB India's *Code of Ethics and Professional Responsibility*

Misuse:

- ✓ The CFP<sup>CM</sup> *Code of Ethics and Professional Responsibility*

14. Individuals who have met some, but not all initial certification requirements are not authorized to use the CFP<sup>CM</sup>, CERTIFIED FINANCIAL PLANNER<sup>CM</sup> or  Marks in conjunction with their name. Individuals may use the marks to refer to the CFP<sup>CM</sup> certification process.

Correct Use:

- ✓ Jane is in the process of completing a course of study that meets the educational component of the CFP<sup>CM</sup> certification.

- ✓ Jane is working towards obtaining the CFP<sup>CM</sup> certification.
- ✓ In 2004, Jane completed the educational component of the CFP<sup>CM</sup> certification process.
- ✓ Jane is a candidate for CFP<sup>CM</sup> certification. (See definition of “candidate for the CFP<sup>CM</sup> certification” in the Glossary.)

Misuse:

- ✓ Jane is a CFP<sup>CM</sup> candidate.
- ✓ Jane is a CERTIFIED FINANCIAL PLANNER<sup>CM</sup> candidate.
- ✓ Jane is a potential CFP<sup>CM</sup> professional.

15. In text documents, including individual Web URLs, when the CFP<sup>CM</sup> and CERTIFIED FINANCIAL PLANNER<sup>CM</sup> marks are not used in connection with the name of a CFP<sup>CM</sup> professional or within a title, only the first usage of each mark requires the “CM” superscript symbol. Use of the “CM” superscript symbol is optional on subsequent uses.

Correct Use:

CERTIFIED FINANCIAL PLANNER<sup>CM</sup> professionals enjoy rewarding careers after earning the right to use the CFP<sup>CM</sup> mark. As one recent graduate says, “Following the rigorous coursework at ABC Learning School, I qualified to sit for the CFP Certification Examination. After completing experience and ethics requirements, I’m happy to say that I now have a great job as a CERTIFIED FINANCIAL PLANNER practitioner.”  
– Jane Doe, CFP<sup>CM</sup>

16. The CFP Marks may not be used as part of an e-mail address, domain name or other Internet address. The CFP marks may appear once in a domain name extension, provided that the program registered by FPSB India or the certification process is advertised or discussed at that extension. When used in an extension, the “CFP” must either stand-alone or be used with an approved noun. The marks may also appear as text or images throughout the website, following rules for proper usage.

Correct Use:

- ✓ [www.abclearningschool.edu/business/cfp](http://www.abclearningschool.edu/business/cfp)
- ✓ [financialplan@abclearningschool.edu](mailto:financialplan@abclearningschool.edu)

Misuse:

- ✓ [www.abclearningschool.edu/business/financecfp](http://www.abclearningschool.edu/business/financecfp)
- ✓ [cfp@abclearningschool.edu](mailto:cfp@abclearningschool.edu)
- ✓ [www.abclearningschool.edu/cfpcourse](http://www.abclearningschool.edu/cfpcourse)

17. The marks CFP<sup>CM</sup> and CERTIFIED FINANCIAL PLANNER<sup>CM</sup> may appear once in the meta-text of each website page in which a program affiliated with the CFP certification process is advertised or discussed.

Correct Use:

✓ <Meta name "keywords" content = "CERTIFIED FINANCIAL PLANNER, CFP">

Misuse:

✓ <Meta name "keywords" content = "CERTIFIED FINANCIAL PLANNER, CERTIFIED FINANCIAL PLANNER, CERTIFIED FINANCIAL PLANNER, CERTIFIED FINANCIAL PLANNER, CFP,CFP, CFP, CFP">

18. When the CFP Marks are used on a website, one of the taglines referred to in Rule 2 must appear for each website page in which the marks are used.


19. The CFP<sup>CM</sup>, CERTIFIED FINANCIAL PLANNER<sup>CM</sup> and  Marks may be used as hyperlinks on an organization's website, provided they link directly to FPSB India's home page, [www.fpsbindia.org](http://www.fpsbindia.org). Pre-approved Education Partner sites are eligible to have a reciprocal link established with FPSB India's website, [www.fpsbindia.org](http://www.fpsbindia.org), in accordance with FPSB India's web linking policy.

20. Organizations or institutions affiliated with the CFP<sup>CM</sup> certification process may not purchase or obtain priority placement on Internet search engines with either the CFP<sup>CM</sup> mark or CERTIFIED FINANCIAL PLANNER<sup>CM</sup> mark.

## **Glossary**

**“candidate for the CFP<sup>CM</sup> certification”** - an individual who has registered with FPSB India to sit for the CFP<sup>CM</sup> Certification Examination.

**“FPSB India Education Partner”** - a multi-course personal financial planning curriculum offered by a regionally accredited college or university at the upper division baccalaureate level or higher, completion of which fulfills an individual’s education requirement for CFP<sup>CM</sup> certification.

**“CFP Marks”** - the three trademarks (CFP<sup>CM</sup>, CERTIFIED FINANCIAL PLANNER<sup>CM</sup> and ) owned by FPSB that are awarded to individuals who successfully complete FPSB’s initial and ongoing certification requirements.

**“Continuing Education (CE) Sponsor”** - an organization that has been registered by FPSB India and provides programs that may supply CE credit to CFP<sup>CM</sup> practitioners. FPSB India maintains a list of CE Sponsors, reviews program descriptions submitted by CE Sponsors and determines how much CE credit courses will receive, if any.

**“course title”** - the title of a single course offered as part of a FPSB India Education Partner.

**“printed and electronic materials”** - includes, but is not limited to, brochures, catalogue announcements, marketing letters, advertisements, Web sites and program announcements sent via e-mail.

**“program title”** - the title of a program that is registered with FPSB India.

**“review course”** - a short-term preparation course for individuals who plan to take the CFP<sup>CM</sup> Certification Examination. FPSB India does not require completion of a review course, nor does the course meet any certification requirement established by FPSB India. To be listed by FPSB India, a review course Partner must meet guidelines established by FPSB India. FPSB India does not endorse or recommend any one of the courses or its materials.