

**BACHELOR OF SCIENCE IN BUSINESS ADMINISTRATION - FINANCIAL PLANNING CONCENTRATION
POST-BACHELOR'S CERTIFICATE IN FINANCIAL PLANNING**

The Bachelor of Science in Business Administration – Financial Planning concentration (BSBA-FP) and the Post-Bachelor’s Certificate in Financial Planning (CERT-FP) meet the educational requirements to sit for the Certified Financial Planning (CFP) or Accredited Financial Counselor (AFC) exam in all states and territories, as this is a national certification. The BSBA-FP and CERT-FP do not meet the requirements for full certification as professional experience hours are required.

	Meets State Req to Sit for Exam	Does Not Meet State Req for Full Certification	National Board Link - CFP	National Board Link - AFC	CFP Notes	AFC Notes
Alabama (AL)	Y	N	https://www.cfp.net/get-certified/certification-process	https://www.afcpe.org/certification/accredited-financial-counselor/	Can fulfill experience requirement either before or after you take exam. Complete either 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.	Complete 1,000 hours of financial counseling experience and submit three letters of reference attesting to your professional competence. Experience may be obtained in conjunction with exam preparation or following successful completion of the exam, as long as all requirements are completed within the designated timeframe of the certification path you have chosen. You may also include relevant hours obtained up to 2 years before registering for the program.

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Alaska (AK)	Y	N	https://www.cfp.net/get-certified/certification-process	https://www.afcpe.org/certification/accredited-financial-counselor/	Can fulfill experience requirement either before or after you take exam. Complete either 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.	Complete 1,000 hours of financial counseling experience and submit three letters of reference attesting to your professional competence. Experience may be obtained in conjunction with exam preparation or following successful completion of the exam, as long as all requirements are completed within the designated timeframe of the certification path you have chosen. You may also include relevant hours obtained up to 2 years before registering for the program.
Arizona (AZ)	Y	N	https://www.cfp.net/get-certified/certification-process	https://www.afcpe.org/certification/accredited-financial-counselor/	Can fulfill experience requirement either before or after you take exam. Complete either 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.	Complete 1,000 hours of financial counseling experience and submit three letters of reference attesting to your professional competence. Experience may be obtained in conjunction with exam preparation or following successful completion of the exam, as long as all requirements are completed within the designated timeframe of the certification path you have chosen. You may also include relevant hours obtained up to 2 years before registering for the program.

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Arkansas (AR)	Y	N	https://www.cfp.net/get-certified/certification-process	https://www.afcpe.org/certification/accredited-financial-counselor/	Can fulfill experience requirement either before or after you take exam. Complete either 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.	Complete 1,000 hours of financial counseling experience and submit three letters of reference attesting to your professional competence. Experience may be obtained in conjunction with exam preparation or following successful completion of the exam, as long as all requirements are completed within the designated timeframe of the certification path you have chosen. You may also include relevant hours obtained up to 2 years before registering for the program.
California (CA)	Y	N	https://www.cfp.net/get-certified/certification-process	https://www.afcpe.org/certification/accredited-financial-counselor/	Can fulfill experience requirement either before or after you take exam. Complete either 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.	Complete 1,000 hours of financial counseling experience and submit three letters of reference attesting to your professional competence. Experience may be obtained in conjunction with exam preparation or following successful completion of the exam, as long as all requirements are completed within the designated timeframe of the certification path you have chosen. You may also include relevant hours obtained up to 2 years before registering for the program.

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Colorado (CO)	Y	N	https://www.cfp.net/get-certified/certification-process	https://www.afcpe.org/certification/accredited-financial-counselor/	Can fulfill experience requirement either before or after you take exam. Complete either 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.	Complete 1,000 hours of financial counseling experience and submit three letters of reference attesting to your professional competence. Experience may be obtained in conjunction with exam preparation or following successful completion of the exam, as long as all requirements are completed within the designated timeframe of the certification path you have chosen. You may also include relevant hours obtained up to 2 years before registering for the program.
Connecticut (CT)	Y	N	https://www.cfp.net/get-certified/certification-process	https://www.afcpe.org/certification/accredited-financial-counselor/	Can fulfill experience requirement either before or after you take exam. Complete either 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.	Complete 1,000 hours of financial counseling experience and submit three letters of reference attesting to your professional competence. Experience may be obtained in conjunction with exam preparation or following successful completion of the exam, as long as all requirements are completed within the designated timeframe of the certification path you have chosen. You may also include relevant hours obtained up to 2 years before registering for the program.

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Delaware (DE)	Y	N	https://www.cfp.net/get-certified/certification-process	https://www.afcpe.org/certification/accredited-financial-counselor/	Can fulfill experience requirement either before or after you take exam. Complete either 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.	Complete 1,000 hours of financial counseling experience and submit three letters of reference attesting to your professional competence. Experience may be obtained in conjunction with exam preparation or following successful completion of the exam, as long as all requirements are completed within the designated timeframe of the certification path you have chosen. You may also include relevant hours obtained up to 2 years before registering for the program.
District of Columbia (DC)	Y	N	https://www.cfp.net/get-certified/certification-process	https://www.afcpe.org/certification/accredited-financial-counselor/	Can fulfill experience requirement either before or after you take exam. Complete either 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.	Complete 1,000 hours of financial counseling experience and submit three letters of reference attesting to your professional competence. Experience may be obtained in conjunction with exam preparation or following successful completion of the exam, as long as all requirements are completed within the designated timeframe of the certification path you have chosen. You may also include relevant hours obtained up to 2 years before registering for the program.

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Florida (FL)	Y	N	https://www.cfp.net/get-certified/certification-process	https://www.afcpe.org/certification/accredited-financial-counselor/	Can fulfill experience requirement either before or after you take exam. Complete either 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.	Complete 1,000 hours of financial counseling experience and submit three letters of reference attesting to your professional competence. Experience may be obtained in conjunction with exam preparation or following successful completion of the exam, as long as all requirements are completed within the designated timeframe of the certification path you have chosen. You may also include relevant hours obtained up to 2 years before registering for the program.
Georgia (GA)	Y	N	https://www.cfp.net/get-certified/certification-process	https://www.afcpe.org/certification/accredited-financial-counselor/	Can fulfill experience requirement either before or after you take exam. Complete either 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.	Complete 1,000 hours of financial counseling experience and submit three letters of reference attesting to your professional competence. Experience may be obtained in conjunction with exam preparation or following successful completion of the exam, as long as all requirements are completed within the designated timeframe of the certification path you have chosen. You may also include relevant hours obtained up to 2 years before registering for the program.

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Hawaii (HI)	Y	N	https://www.cfp.net/get-certified/certification-process	https://www.afcpe.org/certification/accredited-financial-counselor/	Can fulfill experience requirement either before or after you take exam. Complete either 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.	Complete 1,000 hours of financial counseling experience and submit three letters of reference attesting to your professional competence. Experience may be obtained in conjunction with exam preparation or following successful completion of the exam, as long as all requirements are completed within the designated timeframe of the certification path you have chosen. You may also include relevant hours obtained up to 2 years before registering for the program.
Idaho (ID)	Y	N	https://www.cfp.net/get-certified/certification-process	https://www.afcpe.org/certification/accredited-financial-counselor/	Can fulfill experience requirement either before or after you take exam. Complete either 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.	Complete 1,000 hours of financial counseling experience and submit three letters of reference attesting to your professional competence. Experience may be obtained in conjunction with exam preparation or following successful completion of the exam, as long as all requirements are completed within the designated timeframe of the certification path you have chosen. You may also include relevant hours obtained up to 2 years before registering for the program.

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Illinois (IL)	Y	N	https://www.cfp.net/get-certified/certification-process	https://www.afcpe.org/certification/accredited-financial-counselor/	Can fulfill experience requirement either before or after you take exam. Complete either 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.	Complete 1,000 hours of financial counseling experience and submit three letters of reference attesting to your professional competence. Experience may be obtained in conjunction with exam preparation or following successful completion of the exam, as long as all requirements are completed within the designated timeframe of the certification path you have chosen. You may also include relevant hours obtained up to 2 years before registering for the program.
Indiana (IN)	Y	N	https://www.cfp.net/get-certified/certification-process	https://www.afcpe.org/certification/accredited-financial-counselor/	Can fulfill experience requirement either before or after you take exam. Complete either 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.	Complete 1,000 hours of financial counseling experience and submit three letters of reference attesting to your professional competence. Experience may be obtained in conjunction with exam preparation or following successful completion of the exam, as long as all requirements are completed within the designated timeframe of the certification path you have chosen. You may also include relevant hours obtained up to 2 years before registering for the program.

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Iowa (IA)	Y	N	https://www.cfp.net/get-certified/certification-process	https://www.afcpe.org/certification/accredited-financial-counselor/	Can fulfill experience requirement either before or after you take exam. Complete either 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.	Complete 1,000 hours of financial counseling experience and submit three letters of reference attesting to your professional competence. Experience may be obtained in conjunction with exam preparation or following successful completion of the exam, as long as all requirements are completed within the designated timeframe of the certification path you have chosen. You may also include relevant hours obtained up to 2 years before registering for the program.
Kansas (KS)	Y	N	https://www.cfp.net/get-certified/certification-process	https://www.afcpe.org/certification/accredited-financial-counselor/	Can fulfill experience requirement either before or after you take exam. Complete either 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.	Complete 1,000 hours of financial counseling experience and submit three letters of reference attesting to your professional competence. Experience may be obtained in conjunction with exam preparation or following successful completion of the exam, as long as all requirements are completed within the designated timeframe of the certification path you have chosen. You may also include relevant hours obtained up to 2 years before registering for the program.

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Kentucky (KY)	Y	N	https://www.cfp.net/get-certified/certification-process	https://www.afcpe.org/certification/accredited-financial-counselor/	Can fulfill experience requirement either before or after you take exam. Complete either 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.	Complete 1,000 hours of financial counseling experience and submit three letters of reference attesting to your professional competence. Experience may be obtained in conjunction with exam preparation or following successful completion of the exam, as long as all requirements are completed within the designated timeframe of the certification path you have chosen. You may also include relevant hours obtained up to 2 years before registering for the program.
Louisiana (LA)	Y	N	https://www.cfp.net/get-certified/certification-process	https://www.afcpe.org/certification/accredited-financial-counselor/	Can fulfill experience requirement either before or after you take exam. Complete either 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.	Complete 1,000 hours of financial counseling experience and submit three letters of reference attesting to your professional competence. Experience may be obtained in conjunction with exam preparation or following successful completion of the exam, as long as all requirements are completed within the designated timeframe of the certification path you have chosen. You may also include relevant hours obtained up to 2 years before registering for the program.

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Maine (ME)	Y	N	https://www.cfp.net/get-certified/certification-process	https://www.afcpe.org/certification/accredited-financial-counselor/	Can fulfill experience requirement either before or after you take exam. Complete either 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.	Complete 1,000 hours of financial counseling experience and submit three letters of reference attesting to your professional competence. Experience may be obtained in conjunction with exam preparation or following successful completion of the exam, as long as all requirements are completed within the designated timeframe of the certification path you have chosen. You may also include relevant hours obtained up to 2 years before registering for the program.
Maryland (MD)	Y	N	https://www.cfp.net/get-certified/certification-process	https://www.afcpe.org/certification/accredited-financial-counselor/	Can fulfill experience requirement either before or after you take exam. Complete either 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.	Complete 1,000 hours of financial counseling experience and submit three letters of reference attesting to your professional competence. Experience may be obtained in conjunction with exam preparation or following successful completion of the exam, as long as all requirements are completed within the designated timeframe of the certification path you have chosen. You may also include relevant hours obtained up to 2 years before registering for the program.

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Massachusetts (MA)	Y	N	https://www.cfp.net/get-certified/certification-process	https://www.afcpe.org/certification/accredited-financial-counselor/	Can fulfill experience requirement either before or after you take exam. Complete either 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.	Complete 1,000 hours of financial counseling experience and submit three letters of reference attesting to your professional competence. Experience may be obtained in conjunction with exam preparation or following successful completion of the exam, as long as all requirements are completed within the designated timeframe of the certification path you have chosen. You may also include relevant hours obtained up to 2 years before registering for the program.
Michigan (MI)	Y	N	https://www.cfp.net/get-certified/certification-process	https://www.afcpe.org/certification/accredited-financial-counselor/	Can fulfill experience requirement either before or after you take exam. Complete either 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.	Complete 1,000 hours of financial counseling experience and submit three letters of reference attesting to your professional competence. Experience may be obtained in conjunction with exam preparation or following successful completion of the exam, as long as all requirements are completed within the designated timeframe of the certification path you have chosen. You may also include relevant hours obtained up to 2 years before registering for the program.

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Minnesota (MN)	Y	N	https://www.cfp.net/get-certified/certification-process	https://www.afcpe.org/certification/accredited-financial-counselor/	Can fulfill experience requirement either before or after you take exam. Complete either 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.	Complete 1,000 hours of financial counseling experience and submit three letters of reference attesting to your professional competence. Experience may be obtained in conjunction with exam preparation or following successful completion of the exam, as long as all requirements are completed within the designated timeframe of the certification path you have chosen. You may also include relevant hours obtained up to 2 years before registering for the program.
Mississippi (MS)	Y	N	https://www.cfp.net/get-certified/certification-process	https://www.afcpe.org/certification/accredited-financial-counselor/	Can fulfill experience requirement either before or after you take exam. Complete either 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.	Complete 1,000 hours of financial counseling experience and submit three letters of reference attesting to your professional competence. Experience may be obtained in conjunction with exam preparation or following successful completion of the exam, as long as all requirements are completed within the designated timeframe of the certification path you have chosen. You may also include relevant hours obtained up to 2 years before registering for the program.

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Missouri (MO)	Y	N	https://www.cfp.net/get-certified/certification-process	https://www.afcpe.org/certification/accredited-financial-counselor/	Can fulfill experience requirement either before or after you take exam. Complete either 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.	Complete 1,000 hours of financial counseling experience and submit three letters of reference attesting to your professional competence. Experience may be obtained in conjunction with exam preparation or following successful completion of the exam, as long as all requirements are completed within the designated timeframe of the certification path you have chosen. You may also include relevant hours obtained up to 2 years before registering for the program.
Montana (MT)	Y	N	https://www.cfp.net/get-certified/certification-process	https://www.afcpe.org/certification/accredited-financial-counselor/	Can fulfill experience requirement either before or after you take exam. Complete either 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.	Complete 1,000 hours of financial counseling experience and submit three letters of reference attesting to your professional competence. Experience may be obtained in conjunction with exam preparation or following successful completion of the exam, as long as all requirements are completed within the designated timeframe of the certification path you have chosen. You may also include relevant hours obtained up to 2 years before registering for the program.

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Nebraska (NE)	Y	N	https://www.cfp.net/get-certified/certification-process	https://www.afcpe.org/certification/accredited-financial-counselor/	Can fulfill experience requirement either before or after you take exam. Complete either 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.	Complete 1,000 hours of financial counseling experience and submit three letters of reference attesting to your professional competence. Experience may be obtained in conjunction with exam preparation or following successful completion of the exam, as long as all requirements are completed within the designated timeframe of the certification path you have chosen. You may also include relevant hours obtained up to 2 years before registering for the program.
Nevada (NV)	Y	N	https://www.cfp.net/get-certified/certification-process	https://www.afcpe.org/certification/accredited-financial-counselor/	Can fulfill experience requirement either before or after you take exam. Complete either 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.	Complete 1,000 hours of financial counseling experience and submit three letters of reference attesting to your professional competence. Experience may be obtained in conjunction with exam preparation or following successful completion of the exam, as long as all requirements are completed within the designated timeframe of the certification path you have chosen. You may also include relevant hours obtained up to 2 years before registering for the program.

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New Hampshire (NH)	Y	N	https://www.cfp.net/get-certified/certification-process	https://www.afcpe.org/certification/accredited-financial-counselor/	Can fulfill experience requirement either before or after you take exam. Complete either 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.	Complete 1,000 hours of financial counseling experience and submit three letters of reference attesting to your professional competence. Experience may be obtained in conjunction with exam preparation or following successful completion of the exam, as long as all requirements are completed within the designated timeframe of the certification path you have chosen. You may also include relevant hours obtained up to 2 years before registering for the program.
New Jersey (NJ)	Y	N	https://www.cfp.net/get-certified/certification-process	https://www.afcpe.org/certification/accredited-financial-counselor/	Can fulfill experience requirement either before or after you take exam. Complete either 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.	Complete 1,000 hours of financial counseling experience and submit three letters of reference attesting to your professional competence. Experience may be obtained in conjunction with exam preparation or following successful completion of the exam, as long as all requirements are completed within the designated timeframe of the certification path you have chosen. You may also include relevant hours obtained up to 2 years before registering for the program.

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New Mexico (NM)	Y	N	https://www.cfp.net/get-certified/certification-process	https://www.afcpe.org/certification/accredited-financial-counselor/	Can fulfill experience requirement either before or after you take exam. Complete either 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.	Complete 1,000 hours of financial counseling experience and submit three letters of reference attesting to your professional competence. Experience may be obtained in conjunction with exam preparation or following successful completion of the exam, as long as all requirements are completed within the designated timeframe of the certification path you have chosen. You may also include relevant hours obtained up to 2 years before registering for the program.
New York (NY)	Y	N	https://www.cfp.net/get-certified/certification-process	https://www.afcpe.org/certification/accredited-financial-counselor/	Can fulfill experience requirement either before or after you take exam. Complete either 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.	Complete 1,000 hours of financial counseling experience and submit three letters of reference attesting to your professional competence. Experience may be obtained in conjunction with exam preparation or following successful completion of the exam, as long as all requirements are completed within the designated timeframe of the certification path you have chosen. You may also include relevant hours obtained up to 2 years before registering for the program.

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North Carolina (NC)	Y	N	https://www.cfp.net/get-certified/certification-process	https://www.afcpe.org/certification/accredited-financial-counselor/	Can fulfill experience requirement either before or after you take exam. Complete either 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.	Complete 1,000 hours of financial counseling experience and submit three letters of reference attesting to your professional competence. Experience may be obtained in conjunction with exam preparation or following successful completion of the exam, as long as all requirements are completed within the designated timeframe of the certification path you have chosen. You may also include relevant hours obtained up to 2 years before registering for the program.
North Dakota (ND)	Y	N	https://www.cfp.net/get-certified/certification-process	https://www.afcpe.org/certification/accredited-financial-counselor/	Can fulfill experience requirement either before or after you take exam. Complete either 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.	Complete 1,000 hours of financial counseling experience and submit three letters of reference attesting to your professional competence. Experience may be obtained in conjunction with exam preparation or following successful completion of the exam, as long as all requirements are completed within the designated timeframe of the certification path you have chosen. You may also include relevant hours obtained up to 2 years before registering for the program.

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Ohio (OH)	Y	N	https://www.cfp.net/get-certified/certification-process	https://www.afcpe.org/certification/accredited-financial-counselor/	Can fulfill experience requirement either before or after you take exam. Complete either 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.	Complete 1,000 hours of financial counseling experience and submit three letters of reference attesting to your professional competence. Experience may be obtained in conjunction with exam preparation or following successful completion of the exam, as long as all requirements are completed within the designated timeframe of the certification path you have chosen. You may also include relevant hours obtained up to 2 years before registering for the program.
Oklahoma (OK)	Y	N	https://www.cfp.net/get-certified/certification-process	https://www.afcpe.org/certification/accredited-financial-counselor/	Can fulfill experience requirement either before or after you take exam. Complete either 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.	Complete 1,000 hours of financial counseling experience and submit three letters of reference attesting to your professional competence. Experience may be obtained in conjunction with exam preparation or following successful completion of the exam, as long as all requirements are completed within the designated timeframe of the certification path you have chosen. You may also include relevant hours obtained up to 2 years before registering for the program.

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Oregon (OR)	Y	N	https://www.cfp.net/get-certified/certification-process	https://www.afcpe.org/certification/accredited-financial-counselor/	Can fulfill experience requirement either before or after you take exam. Complete either 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.	Complete 1,000 hours of financial counseling experience and submit three letters of reference attesting to your professional competence. Experience may be obtained in conjunction with exam preparation or following successful completion of the exam, as long as all requirements are completed within the designated timeframe of the certification path you have chosen. You may also include relevant hours obtained up to 2 years before registering for the program.
Pennsylvania (PA)	Y	N	https://www.cfp.net/get-certified/certification-process	https://www.afcpe.org/certification/accredited-financial-counselor/	Can fulfill experience requirement either before or after you take exam. Complete either 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.	Complete 1,000 hours of financial counseling experience and submit three letters of reference attesting to your professional competence. Experience may be obtained in conjunction with exam preparation or following successful completion of the exam, as long as all requirements are completed within the designated timeframe of the certification path you have chosen. You may also include relevant hours obtained up to 2 years before registering for the program.

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Rhode Island (RI)	Y	N	https://www.cfp.net/get-certified/certification-process	https://www.afcpe.org/certification/accredited-financial-counselor/	Can fulfill experience requirement either before or after you take exam. Complete either 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.	Complete 1,000 hours of financial counseling experience and submit three letters of reference attesting to your professional competence. Experience may be obtained in conjunction with exam preparation or following successful completion of the exam, as long as all requirements are completed within the designated timeframe of the certification path you have chosen. You may also include relevant hours obtained up to 2 years before registering for the program.
South Carolina (SC)	Y	N	https://www.cfp.net/get-certified/certification-process	https://www.afcpe.org/certification/accredited-financial-counselor/	Can fulfill experience requirement either before or after you take exam. Complete either 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.	Complete 1,000 hours of financial counseling experience and submit three letters of reference attesting to your professional competence. Experience may be obtained in conjunction with exam preparation or following successful completion of the exam, as long as all requirements are completed within the designated timeframe of the certification path you have chosen. You may also include relevant hours obtained up to 2 years before registering for the program.

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South Dakota (SD)	Y	N	https://www.cfp.net/get-certified/certification-process	https://www.afcpe.org/certification/accredited-financial-counselor/	Can fulfill experience requirement either before or after you take exam. Complete either 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.	Complete 1,000 hours of financial counseling experience and submit three letters of reference attesting to your professional competence. Experience may be obtained in conjunction with exam preparation or following successful completion of the exam, as long as all requirements are completed within the designated timeframe of the certification path you have chosen. You may also include relevant hours obtained up to 2 years before registering for the program.
Tennessee (TN)	Y	N	https://www.cfp.net/get-certified/certification-process	https://www.afcpe.org/certification/accredited-financial-counselor/	Can fulfill experience requirement either before or after you take exam. Complete either 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.	Complete 1,000 hours of financial counseling experience and submit three letters of reference attesting to your professional competence. Experience may be obtained in conjunction with exam preparation or following successful completion of the exam, as long as all requirements are completed within the designated timeframe of the certification path you have chosen. You may also include relevant hours obtained up to 2 years before registering for the program.

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Texas (TX)	Y	N	https://www.cfp.net/get-certified/certification-process	https://www.afcpe.org/certification/accredited-financial-counselor/	Can fulfill experience requirement either before or after you take exam. Complete either 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.	Complete 1,000 hours of financial counseling experience and submit three letters of reference attesting to your professional competence. Experience may be obtained in conjunction with exam preparation or following successful completion of the exam, as long as all requirements are completed within the designated timeframe of the certification path you have chosen. You may also include relevant hours obtained up to 2 years before registering for the program.
Utah (UT)	Y	N	https://www.cfp.net/get-certified/certification-process	https://www.afcpe.org/certification/accredited-financial-counselor/	Can fulfill experience requirement either before or after you take exam. Complete either 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.	Complete 1,000 hours of financial counseling experience and submit three letters of reference attesting to your professional competence. Experience may be obtained in conjunction with exam preparation or following successful completion of the exam, as long as all requirements are completed within the designated timeframe of the certification path you have chosen. You may also include relevant hours obtained up to 2 years before registering for the program.

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Vermont (VT)	Y	N	https://www.cfp.net/get-certified/certification-process	https://www.afcpe.org/certification/accredited-financial-counselor/	Can fulfill experience requirement either before or after you take exam. Complete either 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.	Complete 1,000 hours of financial counseling experience and submit three letters of reference attesting to your professional competence. Experience may be obtained in conjunction with exam preparation or following successful completion of the exam, as long as all requirements are completed within the designated timeframe of the certification path you have chosen. You may also include relevant hours obtained up to 2 years before registering for the program.
Virginia (VA)	Y	N	https://www.cfp.net/get-certified/certification-process	https://www.afcpe.org/certification/accredited-financial-counselor/	Can fulfill experience requirement either before or after you take exam. Complete either 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.	Complete 1,000 hours of financial counseling experience and submit three letters of reference attesting to your professional competence. Experience may be obtained in conjunction with exam preparation or following successful completion of the exam, as long as all requirements are completed within the designated timeframe of the certification path you have chosen. You may also include relevant hours obtained up to 2 years before registering for the program.

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Washington (WA)	Y	N	https://www.cfp.net/get-certified/certification-process	https://www.afcpe.org/certification/accredited-financial-counselor/	Can fulfill experience requirement either before or after you take exam. Complete either 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.	Complete 1,000 hours of financial counseling experience and submit three letters of reference attesting to your professional competence. Experience may be obtained in conjunction with exam preparation or following successful completion of the exam, as long as all requirements are completed within the designated timeframe of the certification path you have chosen. You may also include relevant hours obtained up to 2 years before registering for the program.
West Virginia (WV)	Y	N	https://www.cfp.net/get-certified/certification-process	https://www.afcpe.org/certification/accredited-financial-counselor/	Can fulfill experience requirement either before or after you take exam. Complete either 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.	Complete 1,000 hours of financial counseling experience and submit three letters of reference attesting to your professional competence. Experience may be obtained in conjunction with exam preparation or following successful completion of the exam, as long as all requirements are completed within the designated timeframe of the certification path you have chosen. You may also include relevant hours obtained up to 2 years before registering for the program.

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Wisconsin (WI)	Y	N	https://www.cfp.net/get-certified/certification-process	https://www.afcpe.org/certification/accredited-financial-counselor/	Can fulfill experience requirement either before or after you take exam. Complete either 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.	Complete 1,000 hours of financial counseling experience and submit three letters of reference attesting to your professional competence. Experience may be obtained in conjunction with exam preparation or following successful completion of the exam, as long as all requirements are completed within the designated timeframe of the certification path you have chosen. You may also include relevant hours obtained up to 2 years before registering for the program.
Wyoming (WY)	Y	N	https://www.cfp.net/get-certified/certification-process	https://www.afcpe.org/certification/accredited-financial-counselor/	Can fulfill experience requirement either before or after you take exam. Complete either 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.	Complete 1,000 hours of financial counseling experience and submit three letters of reference attesting to your professional competence. Experience may be obtained in conjunction with exam preparation or following successful completion of the exam, as long as all requirements are completed within the designated timeframe of the certification path you have chosen. You may also include relevant hours obtained up to 2 years before registering for the program.

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Territories

American Samoa (AS)	Y	N	https://www.cfp.net/get-certified/certification-process	https://www.afcpe.org/certification/accredited-financial-counselor/	Can fulfill experience requirement either before or after you take exam. Complete either 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.	Complete 1,000 hours of financial counseling experience and submit three letters of reference attesting to your professional competence. Experience may be obtained in conjunction with exam preparation or following successful completion of the exam, as long as all requirements are completed within the designated timeframe of the certification path you have chosen. You may also include relevant hours obtained up to 2 years before registering for the program.
Federated States of Micronesia	Y	N	https://www.cfp.net/get-certified/certification-process	https://www.afcpe.org/certification/accredited-financial-counselor/	Can fulfill experience requirement either before or after you take exam. Complete either 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.	Complete 1,000 hours of financial counseling experience and submit three letters of reference attesting to your professional competence. Experience may be obtained in conjunction with exam preparation or following successful completion of the exam, as long as all requirements are completed within the designated timeframe of the certification path you have chosen. You may also include relevant hours obtained up to 2 years before registering for the program.

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Guam (GU)	Y	N	https://www.cfp.net/get-certified/certification-process	https://www.afcpe.org/certification/accrued-financial-counselor/	Can fulfill experience requirement either before or after you take exam. Complete either 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.	Complete 1,000 hours of financial counseling experience and submit three letters of reference attesting to your professional competence. Experience may be obtained in conjunction with exam preparation or following successful completion of the exam, as long as all requirements are completed within the designated timeframe of the certification path you have chosen. You may also include relevant hours obtained up to 2 years before registering for the program.
Northern Mariana Islands (MP)	Y	N	https://www.cfp.net/get-certified/certification-process	https://www.afcpe.org/certification/accrued-financial-counselor/	Can fulfill experience requirement either before or after you take exam. Complete either 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.	Complete 1,000 hours of financial counseling experience and submit three letters of reference attesting to your professional competence. Experience may be obtained in conjunction with exam preparation or following successful completion of the exam, as long as all requirements are completed within the designated timeframe of the certification path you have chosen. You may also include relevant hours obtained up to 2 years before registering for the program.

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Puerto Rico (PR)	Y	N	https://www.cfp.net/get-certified/certification-process	https://www.afcpe.org/certification/accredited-financial-counselor/	Can fulfill experience requirement either before or after you take exam. Complete either 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.	Complete 1,000 hours of financial counseling experience and submit three letters of reference attesting to your professional competence. Experience may be obtained in conjunction with exam preparation or following successful completion of the exam, as long as all requirements are completed within the designated timeframe of the certification path you have chosen. You may also include relevant hours obtained up to 2 years before registering for the program.
Republic of the Marshall Islands	Y	N	https://www.cfp.net/get-certified/certification-process	https://www.afcpe.org/certification/accredited-financial-counselor/	Can fulfill experience requirement either before or after you take exam. Complete either 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.	Complete 1,000 hours of financial counseling experience and submit three letters of reference attesting to your professional competence. Experience may be obtained in conjunction with exam preparation or following successful completion of the exam, as long as all requirements are completed within the designated timeframe of the certification path you have chosen. You may also include relevant hours obtained up to 2 years before registering for the program.

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Republic of Palau	Y	N	https://www.cfp.net/get-certified/certification-process	https://www.afcpe.org/certification/accredited-financial-counselor/	Can fulfill experience requirement either before or after you take exam. Complete either 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.	Complete 1,000 hours of financial counseling experience and submit three letters of reference attesting to your professional competence. Experience may be obtained in conjunction with exam preparation or following successful completion of the exam, as long as all requirements are completed within the designated timeframe of the certification path you have chosen. You may also include relevant hours obtained up to 2 years before registering for the program.
Virgin Islands (VI)	Y	N	https://www.cfp.net/get-certified/certification-process	https://www.afcpe.org/certification/accredited-financial-counselor/	Can fulfill experience requirement either before or after you take exam. Complete either 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.	Complete 1,000 hours of financial counseling experience and submit three letters of reference attesting to your professional competence. Experience may be obtained in conjunction with exam preparation or following successful completion of the exam, as long as all requirements are completed within the designated timeframe of the certification path you have chosen. You may also include relevant hours obtained up to 2 years before registering for the program.