

Your Path to the CFP® Exam

A field guide for BYU finance majors desiring to earn CFP® marks and/or work in an RIA or private bank/private wealth management: coursework, licensing exams, and experience hours. Timing is flexible — you can customize to your own path.

BYU CFP® Board Registered Program • Coordinator: Dr. Jim Brau, jbrau@byu.edu • marriott.byu.edu/bsfin/academics/cfp-exam

The CFP® certification has three parts that can run in parallel: BYU's registered coursework (which clears CFP® Board's education requirement), the licensing exams that let you actually work in the industry, and 4,000 - 6,000 hours of qualifying experience. Start the licensing exams and your experience clock as early as your class schedule allows (hours and certs don't need to wait until after you pass the CFP® exam.)

Year-by-Year Plan

YEAR 1 Get oriented	YEAR 2 Build the base	YEAR 3 License up	YEAR 4 Sit for the CFP®	AFTER BYU Finish & certify
- ACC 200, FIN 201, Econ 110 (Fin prereqs) - Sit the SIE on your own; no firm needed - Apply to Fin Major following pie chart (see Finance Programs Office or finmajor@byu.edu)	- FIN 410, ACC 310, FIN 453 (part of Fin Jr Core) - Line up an internship/job at an RIA, broker-dealer, or PWM, this could unlock sponsorship (Can do Yr 1) - Hours can start counting toward experience	- FIN 200, FIN 418 capstone completes the education box - If sponsored: Series 7 - Take Series 66 - If fee-only / RIA-bound: Series 65 solo, no sponsor - Sit for CFP® exam July before Senior year	Work on your 4,000 hours (if under a CFP® supervisor doing all 7 FP elements) or 6,000 hours if not	- Close out your 4,000–6,000 hours - Experience can finish before or after the exam - Graduate with undergrad degree - File the ethics declaration → CFP® certified

Licensing Exams at a Glance

Exam	Sponsor?	Fee ¹	Why / when
SIE	No	\$100	Open to anyone 18+; take it solo to show recruiters you're serious. Score is good for 4 years.
Series 65	No	\$187	Self-registered, no employer required. The natural choice if you're headed toward fee-only RIA work.
Series 7 + 66	Yes	\$395 + \$177	Series 7 requires a FINRA-member sponsor; Series 66 is its co-requisite. Take these once you're interning or hired at a broker-dealer. 66 can be taken self-registered, no sponsor.

BYU Coursework for the CFP® Exam

These seven courses are BYU's CFP Board-registered curriculum. Completing them satisfies the education requirement for the exam:
In prereqs [ACC 200, FIN 201] In core [ACC 310, FIN 410, FIN 453] In Fin Elecs [FIN 200, FIN 418]

4,000–6,000 hours

Apprenticeship pathway: 4,000 hrs. Standard pathway: 6,000 hrs. Both can be earned before (10-year look back) or after (5-year after) you pass the exam. Start the clock as early as you reasonably can. Confirm what qualifies at cfp.net.

Fees, sponsorship rules, and pathway details change — confirm current figures at finra.org and cfp.net before you register. This sheet is a planning aid, not official CFP® Board or FINRA guidance.