Gatton College of Business and Economics

UK ONLINE
UNIVERSITY OF KENTUCKY.

CFP BOARD

The CFP® advantage: why it's smart to start now

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Why this career

- **The work:** you sit down with a family and work out their retirement, taxes, insurance and estate. It isn't picking stocks.
- **The pay:** the median personal financial advisor earned $105,070 in 2025.
- **The openings:** about 17,100 a year.
- **Your major works:** about half of UK alumni in wealth management didn't major in finance. Firms need people who can find and keep clients as well as build plans.
- **The upside:** about one in four of our alumni in the field has a title like partner, principal or owner.

Pay and openings: U.S. Bureau of Labor Statistics, Occupational Outlook Handbook. Alumni: UK CFP alumni directory, November 2026.

Why a CFP®? The credential for wealth management

What it is

- A comprehensive financial planning credential (not a license)
- Covers tax, investments, retirement, estate, insurance, ethics
- The industry standard for holistic financial planning

The four requirements (“the 4 E’s”)

- **Education:** the coursework. UK’s certificate.
- **Examination:** one 6-hour exam
- **Experience:** 6,000 hours, about three years of work
- **Ethics:** background check and a fiduciary commitment

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One of the four, done before you graduate

The certificate is the Education piece. The other three come after.

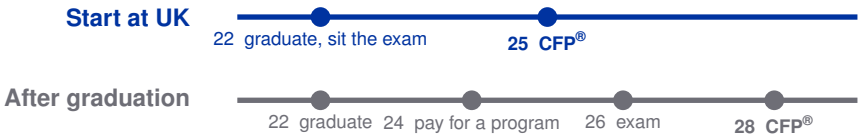
Why start now? Time is money

Start at UK

- Education done by graduation, at no extra tuition
- Exam right after graduation
- Experience in your first job

Start after graduation

- Work two years, then pay about $6,000 for a separate program
- Education at night, then the exam
- Experience still to do



Same credential, three years and several thousand dollars apart. Six courses, 18 credits, in the slots your free electives would take.

Program details

Starting this spring: three semesters

Spring 2027	FIN 350 Fundamentals of Financial Planning FIN 357 Investment Planning
Fall 2027	ACC 357 Tax Planning ACC 457 Estate Planning FIN 358 Risk, Insurance & Retirement
Spring 2028	FIN 359 Financial Plan Development (capstone)

See the plan for your major:
willgerken.com/roadmaps

- **Any major.** No application, and you keep your major.
- Taught by faculty and by practicing planners
- Online, with in-person options
- Aligned with the CFP Board curriculum
- Job shadowing with CFP® professionals

Start this spring

Registration is open now

- If you'll have 60 credit hours by spring, put **FIN 350** in your cart
- Find the plan for your major: **willgerken.com/roadmaps**
- Add the certificate in **myGPS**

Under 60 hours, or any question

- Email me: **will.gerken@uky.edu**. A few sophomores start a year early.

Remember

- No extra tuition: it uses credits you're already paying for
- The best time to start is today

Plan for your major

willgerken.com/roadmaps

Certificate page

gatton.uky.edu