

Financial Planner

Help people decide what to do with their money over a whole life. Half technical, half sitting with someone while they panic.

TYPICAL PAY

\$105,070

a year, full time

PAY RANGE

\$50k to \$357k

starting to experienced

TIME TO QUALIFY

4 to 6 years

after high school

DEMAND

Good

job outlook

LICENCE NEEDED

Yes

regulated job

WHERE YOU WORK

Advisory firms, banks, insurance companies, your own practice, cli...

How you get there

- 1 High school** Grade 12
 Math, economics and any business class. Just as important, get comfortable talking to adults you do not know.
- 2 Bachelor's degree** 4 years
 Any subject works, but personal financial planning, finance, accounting, economics or math prepare you best. Some degrees include the certification coursework.
- 3 Get licensed for what you will sell** A few months
 The Series 65 exam to advise for a fee, or securities and insurance licenses if you sell products. Which ones depends on the firm.
- 4 Work as a paraplanner** 2 to 3 years
 Build plans behind a senior advisor, sit in on meetings, learn the software and the conversations before you own a client.
- 5 Finish the Certified Financial Planner requirements** 18 to 24 months
 Coursework, a 170-question exam in two 3-hour sessions on one day, 6,000 hours of professional experience or 4,000 hours of apprenticeship, plus an ethics declaration and background check.

Pros and cons

- + Strong pay and rapid growth expected in the field
- + You can eventually own the practice
- + Real, visible effect on people's lives
- Commission-based entry jobs wash a lot of people out
- You carry the blame when markets fall
- Constant compliance and continuing education

Good to know

The title is not protected, the activity is

Anyone in the United States can print financial planner on a card. What the law controls is giving investment advice for a fee and selling securities or insurance, each of which needs its own registration or li...

The main certification asks for thousands of hours

The Certified Financial Planner mark requires 6,000 hours of professional financial planning experience, or 4,000 hours of apprenticeship experience with extra conditions, on top of a degree,...

Optional boosts

Certified Financial Planner. Chartered Financial Analyst. Certified public accountant. Enrolled Agent.

Where these numbers come from

My Next Move: Personal Financial Advisors (13-2052.00)

CFP Board: the certification process

Financial Industry Regulatory Authority: Series 65 exam

Texas Tech University School of Financial Planning

Numbers checked September 2026. Pay figures are typical full-time annual amounts in United States dollars, based on Bureau of Labor Statistics wage data and published pay scales. They vary by state, employer and experience. Tuition is for in-state students at public schools unless the card says otherwise. Sources, links and the click-through version: <https://career.help/us/careers/financial-planner>



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