Investment Advisor

You manage other people's money and their nerves. Licenses first, then years of slowly earning trust.

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 **Banks, brokerage branches, independent planning firms, home...**

How you get there

1. **High school** — Grades 11 and 12
   Math, economics and anything that makes you comfortable talking to adults you do not know.
2. **Bachelor's degree** — 4 years
   Finance, economics, accounting or business is the usual route, but firms hire from any major. Some schools run financial planning programs registered with the CFP (Certified Financial Planner) Board.
3. **Get hired and licensed** — 3 to 9 months
   Most exams need a firm to sponsor you. The usual set is the Securities Industry Essentials exam, then the Series 7, then the Series 66 state law exam.
4. **Build a client list** — 2 to 5 years
   Cold outreach, referrals, seminars, or joining a senior advisor's team and inheriting part of theirs. This is the real job in years one to three.
5. **Certification** — 18 to 24 months alongside work
   The CFP designation needs a degree, the coursework, a 170-question exam and 6,000 hours of experience.

Pros and cons

+ No graduate school, and you are licensed within a year of being hired
+ Pay keeps climbing as your client list ages and grows
+ You genuinely change how families end up financially
– The first three years are mostly rejection, and many people quit
– Your income moves with markets you do not control
– There is real pressure to sell products that pay you more

Good to know

You can sit the first exam at 18 with no job
The Securities Industry Essentials exam costs $100 and is open to anyone 18 or over, with no firm sponsoring you. It is the only securities exam you can take before anyone hires you, and passing it makes yo...

Two thirds pass the planning exam
The CFP (Certified Financial Planner) exam is 170 multiple choice questions across two three-hour sessions in a single day. Around two thirds of first-time takers pass it, which makes it hard but not a wall.

Optional boosts

CFP (Certified Financial Planner). CFA (Chartered Financial Analyst). CPA (Certified Public Accountant). Insurance licenses.

Where these numbers come from

My Next Move: Personal Financial Advisors (13-2052.00)
CFP Board: the certification process
FINRA: qualification exams
United States Securities and Exchange Commission

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/investment-advisor

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