



STUDENT HANDBOOK

FP CANADA INSTITUTE™ PROFESSIONAL EDUCATION PROGRAMS

December 2021

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Introduction

To serve clients as effectively as possible in a technologically driven world, professional financial planners need to develop an expanded and refined skill set. Beyond the technical knowledge essential to financial planning, planners require professional skills that empower them to communicate effectively, deliver advice in a way that resonates, and maintain strong, long-term relationships with clients.

The FP Canada Institute™ education programs help prospective and existing financial planners develop and enhance these critical skills. Delivered in an online format, these programs incorporate real-world case studies to equip planners with the tools they need to tackle a broad range of client scenarios.

The education programs build on the technical knowledge and skills developed in college, university and other education programs. Students explore realistic client situations and apply financial planning, professional responsibility and human behaviour concepts to each phase of the financial planning process. The programs support the acquisition of knowledge and skills necessary to become a competent financial planner.

About FP Canada™

A national certification and professional oversight body working in the public interest, FP Canada is dedicated to championing better financial wellness for all Canadians by leading the advancement of professional financial planning in Canada. There are about 17,000 CERTIFIED FINANCIAL PLANNER® professionals and about 1,900 QUALIFIED ASSOCIATE FINANCIAL PLANNER™ professionals (as at September 30, 2021), who meet FP Canada's rigorous professional and ethical standards.

A division of FP Canada, the FP Canada Institute is dedicated to elevating the practice of financial planning. The FP Canada Institute provides professional education, practice support tools and other resources to financial planners and students to help them meet the needs and expectations of all Canadians seeking financial planning advice from a certified professional.

A division of FP Canada, the FP Canada Standards Council™ establishes and enforces financial planning standards, sets the certification requirements for professional financial planners and develops and delivers certification examinations. The FP Canada Standards Council ensures FP Canada certificants meet appropriate standards of competence and professionalism through rigorous requirements of education, examination, experience and ethics.

1. FP Canada Institute Education Programs

1.1. Introduction to Professional Ethics

The FP Canada Institute™ Introduction to Professional Ethics (IPE) course is a two-hour self study course for students on the path to QAFP™ certification and CFP® certification. The IPE course equips students with the requisite foundational knowledge of the ethical obligations owed by all professionals, and the specific application of these obligations to financial planning practice.

IPE teaches students the distinction between integrity-based professional obligations and compliance-based obligations, with emphasis on the financial services landscape. The course introduces the specific professional obligations of CFP professionals, why they matter and what they mean in practical terms.

1.2. QAFP Professional Education Program

The FP Canada Institute™ QAFP Professional Education Program teaches students how to apply learning achieved through their Core Curriculum programs to the practice of financial planning.

While the technical content learned in Core Curriculum courses is essential as a basis for providing financial planning advice to clients, it is critical for financial planners to focus on the holistic nature of people's lives, develop behavioural and relationship skills to effectively connect with clients, and above all, to always act in the client's best interest maintaining the highest standards of professional responsibility.

The QAFP Professional Education Program uses real-world case scenarios to develop an understanding of, and competence in, Holistic Financial Planning, Human Behaviour, and Honesty and Ethics (3H) to help meet the everyday financial planning needs of all Canadians.

The program introduces models, guidance, and techniques for undertaking all phases of the financial planning process. It also dives into behavioural economics to help decode biases, tendencies, mental shortcuts and develop an understanding of how people make decisions. The focus on Holistic, Human and Honest financial planning will help enhance your practice and ensure positive client outcomes

Students will complete end-of-unit assignments and a final assessment, including the development of key components of a comprehensive financial plan. The estimated time to complete is 50 to 70 hours, including the learning, assignments and the final assessment. Students will be awarded a Certificate in 3H Financial Planning™ upon successful completion of the program, with easy-to-share digital credentials.

The QAFP Professional Education Program is an independent learning program delivered in an online format; it includes a blend of tutorials, videos, and case studies. While the learning modules are not available to be downloaded or printed, students can download and complete the end-of unit assignments and supporting resources. As students move through the program at their own pace, instructors provide support through cohort-based Discussion Forums and live virtual Instructor Office Hour sessions.

1.3. CFP Professional Education Program

The CFP Professional Education Program teaches students how to apply learning achieved through their Core and Advanced Curriculum programs to the practice of financial planning.

While the technical content learned in Core and Advanced Curriculum courses is essential, it is critical for financial planners to focus on the holistic nature of people's lives, develop behavioural and relationship skills to effectively connect with clients, and above all, to always act in the client's best interest maintaining the highest standards of professional responsibility.

The CFP Professional Education Program uses real-world case scenarios to develop a deep understanding of, and competence in Holistic Financial Planning, Human Behaviour and Honesty and Ethics (3H) to help financial planners see their clients' entire financial picture, no matter how complex.

The program introduces models, guidance, and techniques for undertaking all phases of the financial planning process. It also dives into behavioural economics to help decode biases, tendencies, mental shortcuts and develop an understanding of how people make decisions. The focus on Holistic, Human and Honest financial planning will help enhance your practice and ensure positive client outcomes.

Students will complete end-of-unit assignments and a final assessment, including the development of key components of a comprehensive financial plan. The estimated time to complete is 75 to 95 hours, including the learning, assignments and the final assessment. Students will be awarded an Advanced Certificate in 3H Financial Planning™ upon successful completion of the program, with easy-to-share digital credentials.

The CFP Professional Education Program is an independent learning program delivered in an online format; it includes a blend of tutorials, videos, and case studies. While the learning modules are not available to be downloaded or printed, students can download and complete the end-of unit assignments and supporting resources. As students move through the program at their own pace, instructors provide support through cohort-based Discussion Forums and live virtual Instructor Office Hour sessions.

It is important to note that the CFP Professional Education Program is **not a preparatory course for the CFP examination**. The CFP examination is based on the [FP Canada Standards Council™ Competency Profile](#) and requires application of technical knowledge to demonstrate professional competence.

1.4. QAFP™ Certification to CFP® Certification Bridge Program

The QAFP Certification to CFP Certification Bridge Program offers QUALIFIED ASSOCIATE FINANCIAL PLANNERTM professionals, who have completed the QAFP Professional Education Program, a pathway to CERTIFIED FINANCIAL PLANNER® certification.

The program builds on the skills learned in the QAFP Professional Education Program and requires students to apply knowledge from the Advanced Curriculum as well the Core Curriculum to the practice of financial planning. The program expands on core concepts in the QAFP Professional Education Program, with more comprehensive financial planning models and provides an illustrative case study which incorporates more complex financial planning situations.

The QAFP Certification to CFP Certification Bridge Program uses real-world case scenarios to practice and build competence in Holistic Financial Planning, Human Behaviour and Honesty and Ethics (3H) and helps prepare students to serve their clients’ needs, goals and priorities, no matter how complex.

Students will complete end-of-unit quizzes/assignments and a final assessment, including the development of key components of a comprehensive financial plan. The estimated time to complete is 35 to 55 hours, including the learning, quizzes, assignments, and the final assessment. Students will be awarded an Advanced Certificate in 3H Financial Planning™ upon successful completion of the program, with easy-to-share digital credentials.

The QAFP Certification to CFP Certification Bridge Program is an independent learning program delivered in an online format; it includes a blend of tutorials, videos, and case studies. While the learning modules are not available to be downloaded or printed, students can download and complete the end-of unit assignments and supporting resources. As students move through the program at their own pace, instructors provide support through cohort-based Discussion Forums and live virtual Instructor Office Hour sessions.

It is important to note that the QAFP Certification to CFP Certification Bridge Program is **not a preparatory course for the CFP examination**. The CFP examination is based on the [FP Canada Standards Council™ Competency Profile](#) and requires application of technical knowledge to demonstrate professional competence.

1.5. Professional Education Snapshot

	Introduction to Professional Ethics	QAFP Professional Education Program	CFP Professional Education Program	QAFP Certification to CFP Certification Bridge Program
Program length (estimate)	2 hours	50-70 hours	75-95 hours	35 to 55 hours
Maximum allowable time to complete	6 months	7 months	12 months	6 months
Start Dates	Anytime, upon registration	Scheduled regularly	Scheduled monthly	Anytime, upon registration
Access to program content	Up to 6 months after course registration date	Up to 13 months after program start date	Up to 18 months after program start date	Up to 12 months after program registration date

1.6. Program Overview – Professional Education Programs

The FP Canada Institute™ Professional Education Programs are practical programs designed to help planners prepare for practice as a financial planner. The learning, assignments and final assessment are based on realistic case scenarios faced by financial planners.

- The QAFP Professional Education Program and CFP Professional Education Program are made up of seven units of learning, seven end-of-unit assignments and a final program assessment.
- The QAFP Certification to CFP Certification Bridge Program is made up of seven units of learning, four end-of-unit quizzes, three end-of-unit assignments and a final program assessment.

Each unit represents a phase in the financial planning process and includes topics in Financial Planning, Professional Responsibility and Human Behaviour.

- Unit 1: Value Proposition
- Unit 2: Terms of Engagement
- Unit 3: Discovery
- Unit 4: Analysis
- Unit 5: Recommendations and Financial Plan
- Unit 6: Implement Recommendations
- Unit 7: Monitor and Review

1.7. Learning Approach

The education programs are independent learning programs delivered in an online format and include a blend of tutorials, videos and case studies. While the learning modules are not available to be downloaded or printed, students can download and complete the end-of unit assignments and the final assessment.

Students may progress through the program at their own pace within a maximum timeframe of seven months for the QAFP Professional Education Program, 12 months for the CFP Professional Education Program, and 6 months for the QAFP Certification to CFP Certification Bridge Program.

Students who choose to progress through the program at a rapid pace should be aware that they may not receive their grade on one assignment prior to submitting the next assignment. Students can expect to receive their grades on end-of-unit assignments within three weeks of submission, and on final assessments within four to six weeks of submission, with some exceptions where volumes may be unusually high.

Program Completion Requirements

QAFP Professional Education Program and CFP Professional Education Program

Students must complete and submit all assignments and the final assessment by the required due date unless they have received an approved extension. Assignments and the final assessments that are not submitted by the due date will be marked as 'Incomplete' and will receive a grade of zero.

QAFP Certification to CFP Certification Bridge Program

Students must complete and submit all quizzes, assignments and the final assessment within 6 months of their program registration date unless they have received an approved extension. Quizzes, assignments and the final assessments that are not submitted by the due date will be marked as 'Incomplete' and will receive a grade of zero.

1.7.1. Assignment and Final Assessment Due Dates

QAFP Professional Education Program

Assignment/ Final Assessment	Due Date
Unit 1: Value Proposition	End of Month 1
Unit 2: Terms of Engagement	End of Month 1
Unit 3: Discovery	End of Month 2
Unit 4: Analysis	End of Month 3
Unit 5: Recommendations and Financial Plan	End of Month 4
Unit 6: Implement Recommendations	End of Month 5
Unit 7: Monitor and Review	End of Month 5
Final Assessment	End of Month 7

CFP Professional Education Program

Assignment/ Final Assessment	Due Date
Unit 1: Value Proposition	End of Month 1
Unit 2: Terms of Engagement	End of Month 2
Unit 3: Discovery	End of Month 4
Unit 4: Analysis	End of Month 6
Unit 5: Recommendations and Financial Plan	End of Month 8
Unit 6: Implement Recommendations	End of Month 9
Unit 7: Monitor and Review	End of Month 10
Final Assessment*	End of Month 12

*Students registering for the CFP examination should be aware of the date by which they must submit their final assessment to meet the examination registration transcript cut-off date.

QAFP Certification to CFP Certification Bridge Program

Students have **six months from their program registration date** to complete the QAFP Certification to CFP Certification Bridge Program.

We've developed a **Recommended Schedule** to:

- help you plan your studies;
- allow time for you to receive your grade on one end-of-unit assignment prior to submitting the next assignment; and
- support you in completing all program components in the required timeframe.

Quiz, Assignment and Final Assessment	Submission Date (From program registration date**)
Quiz Unit 1: Value Proposition	End of Week 1
Quiz Unit 2: Terms of Engagement	End of Week 2
Assignment Unit 3: Discovery	End of Week 6
Assignment Unit 4: Analysis	End of Week 11
Assignment Unit 5: Recommendations and Financial Plan	End of Week 16
Quiz Unit 6: Implement Recommendations	End of Week 17
Quiz Unit 7: Monitor and Review	End of Week 18
Final Assessment*	End of Week 24

*Students registering for the CFP examination should be aware of the date by which they must submit their final assessment to meet the examination registration transcript cut-off date.

** The program registration date represents the date the education application is approved, and the student is granted access to the program.

1.8. Learning Resources

The Learning Platform is the online learning management system used by the FP Canada Institute and is where you can access all learning content and resources and submit quizzes, assignments and your final assessment. A wide range of learning resources are offered through the Learning Platform to help enhance your learning experience.

Learning resource	Experience
Tutorials	Designed to introduce financial planning, professional responsibility and human behaviour concepts.
Case Study Illustrations	Illustrations of the learning concepts to a real-life client scenario.
Assignments	Extension of learning where you work on your own through a series of exercises based on a realistic case study.
Quizzes	Assessments to evaluate your understanding of the learning.
Resource Materials	Technical guidance, models and frameworks.
Ask the Instructor	Regular access to an instructor through the Learning Platform “Ask the Instructor” Discussion Forum for help with any content- or assignment-related questions.
Office Hours	Access to an instructor (by webinar) for help with learning content- or assignment-related questions.
Ask the Administrator	Regular access to an administrator through the Learning Platform “Ask the Administrator” Discussion Forum for help with questions related to access to the learning or the learning platform, student handbook or program requirements.

1.9. Assessment – Introduction to Professional Ethics Course

The Introduction to Professional Ethics course includes one online multiple-choice quiz.

- Students must complete the quiz within six months following their registration date;
- Failure to complete the quiz within the required timeframe will result in an “Incomplete” record for the course; and
- Students must achieve a minimum grade of 60% on the quiz to pass the course.

1.10. Assessment – Professional Education Programs

Students must successfully complete a Final Assessment to reinforce the acquisition of financial planning competencies, professional practices and technical knowledge. The Assessment will evaluate students’ ability to:

- Apply key financial models, frameworks and guidelines taught in the Professional Education Program to a realistic client scenario;
- Make recommendations, supported by appropriate analysis, based on a client’s unique circumstances;
- Develop an integrated financial plan for a client scenario, using the model financial plan structure, that considers the interrelationships and interdependencies across financial planning areas, based on a client’s unique circumstances; and
- Demonstrate appropriate professional skills when creating the financial plan.

Expectations for student responses in the Assessment:

- Each student must prepare and submit responses to the Final Assessment questions independently. Students must adhere to the academic misconduct policies outlined in the student handbook.
- The FP Canada Institute allows the use of financial planning software for the purposes of developing financial projections. However, students must demonstrate their understanding of the learning in the professional education program by applying the models, guidelines and frameworks taught in the program.

The QAFP Professional Education Program assignments and final assessment will be weighted as follows:

Item	Weighting
Assignments Weighting (Total): Students will receive a percentage grade for each assignment.	50%
Unit 1: Value Proposition	4%
Unit 2: Terms of Engagement	4%
Unit 3: Discovery	12%
Unit 4: Analysis	12%
Unit 5: Recommendations and Financial Plan	12%
Unit 6: Implement Recommendations	3%
Unit 7: Monitor and Review	3%
Final Assessment: Students will receive a grade of Pass (50%-100%) or Fail (49% or below).	50%

Due Dates

Assignments and the final assessment have specified due dates. Assignments and the final assessment not submitted by the due date will be marked as ‘Incomplete’ and will receive a grade of zero.

The CFP Professional Education Program assignments and final assessment will be weighted as follows:

Item	Weighting
Assignments Weighting (Total): Students will receive a percentage grade for each assignment.	50%
Unit 1: Value Proposition	2.5%
Unit 2: Terms of Engagement	2.5%
Unit 3: Discovery	10%
Unit 4: Analysis	15%
Unit 5: Recommendations and Financial Plan	15%
Unit 6: Implement Recommendations	2.5%
Unit 7: Monitor and Review	2.5%
Final Assessment: Students will receive a grade of Pass (50%-100%) or Fail (49% or below).	50%

Due Dates

Assignments and the final assessment have specified due dates. Assignments and the final assessment not submitted by the due date will be marked as 'Incomplete' and will receive a grade of zero.

The QAFP Certification to CFP Certification Bridge Program quizzes, assignments and final assessment will be weighted as follows:

Item	Weighting
Assignments Weighting (Total): Students will receive a percentage grade for each assignment.	50%
Quiz Unit 1: Value Proposition	2.5%
Quiz Unit 2: Terms of Engagement	2.5%
Assignment Unit 3: Discovery	10%
Assignment Unit 4: Analysis	15%
Assignment Unit 5: Recommendations and Financial Plan	15%
Quiz Unit 6: Implement Recommendations	2.5%
Quiz Unit 7: Monitor and Review	2.5%
Final Assessment: Students will receive a grade of Pass (50%-100%) or Fail (49% or below).	50%

Due Dates

Students must complete the QAFP Certification to CFP Certification Bridge Program within six months from their program registration date. Quizzes, assignments and the final assessment not submitted by the due date will be marked as 'Incomplete' and will receive a grade of zero.

1.10.1. Professional Education Program Final Grade

Students will receive a Final Grade after completing all program components. The Final Grade will be reflected as a “Fail”, “Pass” or “Pass with Distinction” based on a student’s performance. Students must achieve an overall minimum grade of 60% to pass the program. Students will receive a digital badge/certificate when they have successfully completed the program.

Fail	Pass	Pass with Distinction
59% or below	60% to 85%	86% to 100%

2. Program Prerequisites and Eligibility

2.1. Introduction to Professional Ethics

There is no prerequisite education requirement for the IPE course.

2.2. QAFP Professional Education Program

Candidates pursuing QAFP certification may enrol in the QAFP Professional Education Program if they:

- have completed an FP Canada-approved Core Curriculum program and IPE (enrolment in the QAFP Professional Education Program must be within four years of completing the Core Curriculum program or IPE, whichever is completed first); or
- hold QAFP certification (in good standing).

2.2.1. Requalifying for the QAFP Professional Education Program

Candidates who do not successfully complete the QAFP Professional Education Program are eligible to retake the program if they:

- have completed an FP Canada-Approved Core Curriculum within the past four years; or
- hold QAFP certification (in good standing).

Refer to FP Canada’s website for more information on the path to [QAFP certification](#).

2.3. CFP Professional Education Program

Candidates pursuing CFP certification may enrol in the CFP Professional Education Program if they:

- have completed FP Canada-approved Core and Advanced Curriculum programs¹ and IPE (enrolment in the CFP Professional Education Program must be within four years of completing the Core and Advanced Curriculum program or IPE, whichever is completed first); or
- hold QAFP™ certification in good standing and have completed an FP Canada approved Core Curriculum program prior to January 1, 2020²; or
- hold QAFP™ certification in good standing and have completed an FP Canada approved Advanced Curriculum program; or
- are approved to pursue an Alternate Path to CFP Certification.

¹ Candidates who have completed an FP Canada-Approved Core Curriculum Program prior to January 2020 and IPE within the last four years are eligible to register for the CFP Professional Education Program.

Note: Candidates who have completed CSI Streams 1, 2 or 3 prior to March 31, 2020 and IPE within the last four years are eligible to register for the CFP Professional Education Program without completing CSI's Lending, Retirement & Insurance Supplement (LRIS) and Law, Estate & Tax Supplement (LETS) courses. Although not required, FP Canada recommends completing both courses prior to registering for the CFP Professional Education Program and attempting the CFP Examination.

² FPSC Level 1® certificants, who converted to QAFP certification in January 2020, must complete IPE prior to enrolling in the CFP Professional Education Program.

2.3.1. Requalifying for the CFP Professional Education Program

Candidates who do not successfully complete the CFP Professional Education Program within four years of completing an FP Canada-Approved Advanced Curriculum must retake Advanced Curriculum to requalify.

Refer to FP Canada's website for more information on the paths to [CFP certification](#).

2.4. QAFP Certification to CFP Certification Bridge Program

Candidates pursuing CFP certification may enrol in the QAFP Certification to CFP Certification Bridge Program if they:

- hold QAFP™ certification in good standing;
- have completed the QAFP Professional Education Program; and

- have completed an FP Canada-approved Advanced Curriculum program¹.

¹ Candidates who have completed an FP Canada-Approved Core Curriculum Program prior to January 2020 are eligible to register for the QAFP Certification to CFP Certification Bridge Program.

2.4.1. Requalifying for the QAFP Certification to CFP Certification Bridge Program

Candidates who do not successfully complete the QAFP Certification to CFP Certification Bridge Program are eligible to retake the program if they:

- hold QAFP certification (in good standing)

Refer to FP Canada's website for more information on the paths to [CFP certification](#).

3. Registration

To register for a course or program through the FP Canada Institute, you must first create an account on the FP Canada Portal. Once logged in to the FP Canada Portal, you may register by completing the FP Canada Institute education application available on the My Applications page. In the application, you can select the course or program for which you wish to register.

3.1. Introduction to Professional Ethics

You can register for the Introduction to Professional Ethics (IPE) course on its own, or in a bundle. If you choose to register for IPE and the QAFP Professional Education Program or CFP Professional Education Program at the same time, you will receive a \$50 discount on the purchase of IPE.

3.2. Professional Education Programs

QAFP Professional Education Program or CFP Professional Education Program

The Professional Education Programs begin on scheduled start dates. When you register, you will be prompted to select your preferred program start date. Register early to reserve a seat in an upcoming session; spots are offered on a first-come, first-served basis.

To complete your registration for the QAFP Professional Education Program or CFP Professional Education Program, following the submission of your registration application you must:

- complete IPE; and
- submit proof of having completed your prerequisite education, or submit a CFP Certification Alternate Path application;

at least **10 business days** prior to your scheduled start date.

Once the FP Canada Institute has verified your prerequisite education or CFP Certification Alternate Path application, you will receive an email to confirm your registration. On your selected start date, you will be able to access the program by logging in to the FP Canada Institute Learning Platform.

QAFP Certification to CFP Certification Bridge Program

There is no scheduled start date for the QAFP Certification to CFP Certification Bridge Program. You can register for the program at any time. Once the FP Canada Institute has verified your prerequisite education you will receive an email to confirm your registration and will be able to access the program by logging in to the FP Canada Institute Learning Platform.

4. Fees

4.1. Education Program Fees

Education Program Fees	QAFP™ Certification	CFP® Certification
Introduction to Professional Ethics (IPE)	\$150 when purchased with a Professional Education Program	\$150 when purchased with a Professional Education Program
	\$200 when purchased on its own	\$200 when purchased on its own
Professional Education Program	QAFP Professional Education Program - \$750	CFP Professional Education Program - \$1,500 QAFP Certification to CFP Certification Bridge Program - \$750

4.2. Administrative Education Program Fees

QAFP Professional Education Program and CFP Professional Education Program

Postponement

Date of Postponement	Fee
Prior to program start date.	\$150

Withdrawal

Date of Withdrawal	Refund
More than 10 business days prior to program start date	100%
Between 10 business days prior to and 20 business days after program start date	75%
More than 20 business days after program start date	No refund

QAFP Certification to CFP Certification Bridge Program

Withdrawal

Date of Withdrawal	Refund
Between the program registration date and 20 business days after the program registration date*.	75%
More than 20 business days after the program registration date.	No refund

*The program registration date represents the date the education application is approved.

Postponements and withdrawal fees are only applicable for FP Canada's Institute's Professional Education Programs. There are no postponements or withdrawals for Introduction to Professional Ethics.

4.3. Postponement and Withdrawal Processes

Postponing Your Program Start Date

You may postpone your QAFP Professional Education Program or CFP Professional Education Program start date by submitting an FP Canada Institute Professional Education Program Postponement or Withdrawal Form prior to your scheduled start date.

Your start date can be postponed to an available start date within three-months from the date of your postponement request. Only one postponement is permitted.

Withdrawals

You may withdraw from the QAFP Professional Education Program, CFP Professional Education Program, or QAFP Certification to CFP Certification Bridge Program by submitting

an FP Canada Institute Professional Education Postponement or Withdrawal Form up to 20 business days after your program start date.

If you are unable to meet the QAFP Professional Education Program or CFP Professional Education Program registration requirements and do not apply for a postponement at least 10 business days prior to your scheduled start date, you will be automatically withdrawn and refunded 75% of the program fee.

5. Technology Requirements

5.1 Browsers

For an optimal experience we recommend using supported browsers. Ensure your browser has JavaScript and Cookies enabled.

Browser	Browser Version(s)
Microsoft® Edge	Latest
Mozilla® Firefox®	Latest, ESR
Google® Chrome™	Latest
Apple® Safari®	Latest

Note: Microsoft Internet Explorer® is not a supported browser.

5.2 Tablet and Mobile*

Device	Operating System	Browser	Supported Browser Version(s)
Android™	Android 5.0 +	Chrome	Latest
Apple	iOS®	Safari, Chrome	The current and previous major version of iOS Chrome: Latest version for the iOS browser.
Windows	Windows 10	Edge, Chrome, Firefox	Latest version of all browsers, and Firefox ESR.

* Students can access the online learning using a tablet or mobile device. However, students must use a computer to complete each of the program assignments and the final assessment.

5.3 General Requirements

To complete all elements of the FP Canada Institute’s education programs, you will need a computer with a sound card and speakers or headphones. A high-speed internet connection is required. You will also need the following software:

- Microsoft Word
- Microsoft Excel (macros enabled)

- Adobe Acrobat Reader

Mac Users: To ensure the assignments and final assessment display and functions correctly, please install Acrobat Reader for your Mac OS, and set Acrobat Reader as the default application for opening PDF documents.

6. Policies

6.1. Accommodation

The FP Canada Institute is committed to providing professional education in a manner that is accessible for individuals with disabilities. This policy ensures that students with special needs can access and participate in the education programs without experiencing discrimination. Accommodation will be provided in accordance with the principles of dignity, individualization and inclusion.

Individuals requesting accommodation are asked to submit their request prior to program/course registration. Please send an email to the FP Canada Stakeholder Support team at educationsupport@fpcanada.ca to request an Education Accommodation form. The FP Canada Institute will review your request and work with you to provide reasonable accommodations while at the same time maintaining the integrity of the educational program.

6.2. Repeat Enrolment

Students who do not successfully complete their IPE course or Professional Education Program within the required timeframe and wish to reattempt it must re-enrol at the full course/program fee, subject to continuing to meet prerequisite education requirements. Refer to Section 2 for more information on requalifying for a Professional Education Program.

6.3. Policy Exceptions

Education program policies and requirements are established by the FP Canada Institute.

Exceptions to education policies may be granted at the FP Canada Institute's sole discretion. If you wish to request an exception to any policy or requirement outlined in the Student Handbook, complete a Policy Exception Request Form and submit it, along with all relevant documentation, to educationsupport@fpcanada.ca.

6.3.1. Assignment Due Date Extension Requests

Requests for assignment due date extensions must be made in writing and submitted no later than two business days prior to the assignment due date.

Email your request along with an explanation to educationsupport@fpcanada.ca.

- Students may submit only one request per assignment.

- An extension approved for an assignment does not change your program end date.

6.3.2. Final Assessment Due Date Extension Requests

Students may request an extension for their final assessment due date by sending their request along with an explanation to educationsupport@fpcanada.ca no later than two business days prior to the final assessment due date.

- Students may only submit one policy exception request for the Final Assessment.
- Extensions of up to three months may be granted.

6.3.3. Program Deferral Requests

Students that are not able to participate in the current program due to unforeseen circumstances may request a one-time program deferral by completing a Policy Exception Request Form and submitting it to educationsupport@fpcanada.ca. Supporting documentation will be required.

Examples of categories that will be considered for program deferrals are prolonged illness, bereavement, or extenuating circumstances that are beyond the student's control. Requests will not be considered for holidays, workload issues, business trips, minor ailments, or human error.

Please allow 10 business days for the FP Canada Institute to respond to your request.

6.4. Appeals Process

6.4.1. Assignments

The Professional Education Program assignments are marked by a team of CFP professionals, who score the assignments by considering the degree to which students apply the frameworks and guidance introduced in the Professional Education Program client situation. FP Canada Institute™ verifies the scoring for students whose grade is close to the passing standard. There is no appeal process for Professional Education Program assignments, and you cannot request that an assignment be re-scored.

6.4.2. Final Assessment

You may request that your Final Assessment be re-scored if you have failed the QAFP Professional Education Program, CFP Professional Education Program, or QAFP Certification to CFP Certification Bridge Program. It is highly unlikely that your Final Assessment score will change from “fail” to “pass” as a result of re-scoring. Before the Final Assessment

results are released, FP Canada Institute verifies the scoring for candidates whose score is close to the passing standard. Therefore, requests for re-scoring are not encouraged.

However, if you would like to have your Final Assessment re-scored, you may email a request to educationsupport@fpcanada.ca within 30 days of the release of your Final Assessment results. The re-score process consists of an independent review by a different assessor. The charge for Final Assessment re-scoring is \$250. Requests received more than 30 days after the release of the Final Assessment results will not be processed.

Re-scoring will be completed within approximately 30 days after we receive your request. In the event that your program result changes from a fail to a pass, your re-scoring fee will be reimbursed.

6.5. Academic Misconduct

By registering for a course or program with the FP Canada Institute, you are deemed to have accepted the academic misconduct policies outlined in this handbook.

Students shall immediately advise the FP Canada Institute of any academic misconduct of which they become aware. Students must cooperate with any inquiry into academic misconduct at the request of the FP Canada Institute.

6.5.1. Examples of Academic Misconduct

This policy lists the most common instances of academic misconduct and includes but is not limited to:

Plagiarism

- Submitting the words, ideas, or data of another person, including information found on the Internet, as if they are one's own;
- Sources (if utilized) must be referenced in your responses.
- Paraphrasing another person's work with very minimal change and submitting as one's own;
- Piecing together pieces of another person's work into a new whole and submitting as one's own; and/or
- Submitting an assignment or assessment as your own work when it has been produced in whole or part by or in collaboration with other individuals.
- Participation in a study group is acceptable and appropriate to discuss the learning and case study application. However, study group members must complete the assignment questions and final assessment independently.

Cheating

- Impersonating someone or having someone impersonate you in writing, or electronically; and/or
- Copying another person's answers, with or without their permission, on individually assigned quizzes, assignments or assessments.

Contributing to Academic Misconduct

- Offering, giving, sharing or selling questions and/or answers to work including quizzes, assignments or assessments; and/or
- Allowing assignment or assessment work to be copied in part or in whole by someone else.

Unauthorized Use of Intellectual Property

- Copying, downloading, or storing of any course or program content, assignments, assessments, quizzes etc. for use outside of the course or program requirements, or to share with others.

6.5.2. Review and Resulting Penalties

The FP Canada Institute has the authority to review incidents of academic misconduct. The Institute relies on many sources to identify suspected academic misconduct. The review process is initiated when a complaint is brought to the attention of or detected by the FP Canada Institute. If a student is suspected of having participated in or contributed to academic misconduct, the results of that student's course or program will not be released until the review process is complete.

Depending on the details of and circumstances surrounding the academic misconduct, the FP Canada Institute may take any or all of the following actions:

- Written reprimand;
- Record a grade of 'fail' for all, or any part, of the unit assignment or final program assessment;
- Require the student to repeat the program;
- Suspend the student from re-enrolling in the program for a defined period;
- Escalate the results of the review/investigation to the FP Canada Standards Council; and
- Impose a combination of the above penalties; or take such other action as the FP Canada Institute deems appropriate.

7. Changes to Your Contact Information

It is your responsibility to ensure your contact information is accurate and up to date. You can update your contact information by updating your profile in the FP Canada Portal* or emailing info@fpcanada.ca to notify us of any changes.

*Students who update their email address in the FP Canada Portal must email info@fpcanada.ca to request that their email address be updated in the FP Canada Institute Learning Platform.

8. Support

Questions related to learning content or assignments should be sent to the Program Instructor through the Learning Platform “[Ask the Instructor](#)” Discussion Forum or by attending a scheduled [Instructor Office Hours](#) session.

Questions related to education policy, timelines, technical requirements etc. should be sent to the Program Administrator through the Learning Platform “[Ask the Administrator](#)” Discussion Forum.

For all other inquiries, including questions about the registration process and technical support, contact the FP Canada Certificant & Student Services at info@fpcanada.ca, 416.593.8587 or 1.800.305.9886. We're here to assist you from Monday to Friday, 9:00 a.m. to 5:00 p.m. ET.




Contact Details

FP CANADA™

902-375 University Avenue, Toronto, Ontario M5G 2J5

416.593.8587 | 1.800.305.9886 | fpcanada.ca

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